

# THE SATURDAY EVENING POST

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5c. THE COPY



Beginning

**Tin Cowrie Dass**—By Henry Milner Rideout

# A GOOD BREAD RECIPE

FOR THE GOLD MEDAL MAID



**FIRST**, mix a luke warm quart, my daughter,  
One-half scalded milk, one-half water;  
To this please add two cakes of yeast,  
Or the liquid kind if preferred in the least.



**NEXT** stir in a teaspoonful of nice clear salt,  
If this bread isn't good, it won't be our fault,  
Now add the sugar, tablespoonfuls three;  
Mix well together, for dissolved they must be.



**POUR** the whole mixture into an earthen bowl,  
A pan's just as good, if it hasn't a hole.  
It's the cook and the flour, not the bowl or the pan,  
That—"Makes the bread that makes the man."



**NOW** let the mixture stand a minute or two.  
You've other things of great importance to do.  
First sift the flour—use the finest in the land.  
Three quarts is the measure, "GOLD MEDAL" the brand.



**SOME** people like a little shortening power,  
If this is your choice, just add to the flour  
Two tablespoonfuls of lard, and jumble it about,  
'Till the flour and lard are mixed, without doubt.



**NEXT** stir the flour into the mixture that's stood  
Waiting to play its part, to make the bread good.  
Mix it up thoroughly, but not too thick;  
Some flours make bread that's more like a brick.



*Eventually*

Why Not Now?

**NOW** grease well a bowl and put the dough in,  
Don't fill the bowl full, that would be a sin;  
For the dough is all right and it's going to rise,  
'Till you will declare that it's twice the old size.



**BRUSH** the dough with melted butter, as the recipes say;  
Cover with a bread towel, set in a warm place to stay  
Two hours or more, to rise until light,  
When you see it grow, you'll know it's all right.



**AS** soon as it's light, place again on the board;  
Knead it well this time. Here is knowledge to hoard.  
Now back in the bowl once more it must go.  
And set again to rise for an hour or so.



**FORM** the dough gently into loaves when light,  
And place it in bread pans, greased just right.  
Shape each loaf you make to half fill the pan,  
This bread will be good enough for any young man.



**NEXT** let it rise to the level of pans—no more,  
Have the temperature right—don't set near a door.  
Be very careful about draughts; it isn't made to freeze,  
Keep the room good and warm—say seventy-two degrees.



**NOW** put in the oven; it's ready to bake,—  
Keep uniform fire, great results are at stake.  
One hour more of waiting and you'll be repaid,  
By bread that is worthy "A Gold Medal Maid."



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First of all, pie properly made with Crisco *looks* tempting. The crust has a rich, flaky appearance that puts a new edge on the appetite no matter what dainties have gone before.

Then, it is so tender that it breaks at the touch of the fork. Even the under crust which becomes tough so easily, cuts as readily as the upper crust.

Finally, it tastes rich, yet delicate; fresh, palatable, delicious in every sense.

Here is the recipe for plain pastry that we have found best:

|                      |                    |
|----------------------|--------------------|
| 1½ cupfuls flour     | ½ teaspoonful salt |
| ½ cupful Crisco      | Cold water         |
| (Level Measurements) |                    |

Sift flour and salt twice and cut Crisco into flour with knife until finely divided. Finger tips may be used to finish blending materials. Add gradually sufficient water to make stiff paste. Water should be added sparingly and mixed with knife through

dry ingredients. Form lightly and quickly with hand into dough; roll out on slightly floured board, about one-quarter inch thick. Use light motion in handling rolling pin, and roll from center outward. Sufficient for one pie.

After testing Crisco in pastry you will want to see what Crisco can do in other dishes. Try it for frying and you will notice how delicious are your potatoes, doughnuts and fritters. Try it for cake and you will have as satisfactory results as if you used the best butter.

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## TIN COWRIE DASS

The Dog's Brother—By Henry Milner Rideout

ILLUSTRATED BY H. T. DUNN

**T**IN COWRIE DASS was never his real name, for he not only began life as a Mohammedan, but so continued until destiny one day chose to make a plaything of him. The game opened suddenly. No one could have been more surprised than he.

He lived in India, less than a hundred miles from Serajganj. The Brahmaputra flowed past and sometimes through his house. It was a ragged *kutcha* bungalow, that house, with the yellow river normally in front of it, a patch of yams and brinjal behind, on one side the inevitable red piles of a Bengal brickyard, and on the other a tall, rich green border of jute waving all through the summer heat, like giant rushes. The village, a row of thatched gables, lay downstream beyond the brickyard.

All the land was flat and all his life there; yet he remained content, or would have done so but for his brother, his elder brother, the Dog. By the will of heaven this brother had grown sickly always in body, vacant of mind, roaming between the river and the cool shade along the jute fields, building little knee-high palaces with spoilt brick or playing in the mud on the shore. When steamers went by toward Assam this brother barked at them for joy. Then the Hindu boys threw sticks and called out "Dog! Dog!" till the Dog ran among the jute rushes to hide and whimper. At nightfall he could be persuaded to come home; persuaded with a gentle voice, after a great deal of patient hunting.

Our friend, the Dog's brother, learned how to do this often at the close of a long day's work. They two alone in a Hindu village were followers of the Prophet. Without the Dog to care for, our friend would hardly have known what his day's labor meant.

In the morning he unwound himself from under his cotton sheet, made a fire by the river bank, and cooked the Dog's breakfast with his own. Then he put on his white clothes, washed overnight, and his worn sandals of bullock hide. In these quietly, respectfully, if not humbly, he walked through the brickyard where men were raking their ovens, and so on down a red road under pipal trees to Mowatt Sahib's office. He was a *punkah-wallah*—a fan-puller—in the local bank. Entering a little stucco Parthenon near the steamboat jetty, he removed his sandals, sat on a bench in the corner, and there began to pull that greasy leather thong which ran over a ceiling pulley and moved the great linen flap back and forth above the manager's desk.

"Thank you, *punkah-wallah*!" called the manager's voice behind a screen. "Don't fall asleep now!"

This manager being a pale, worried, but kind and honorable gentleman, the Dog's brother pulled his fan cheerfully all day. Up and down, up and down from morning till sunset groaned the leather thong. Whenever it cut his thumb he put his great toe through the loop instead and trundled away with his foot. Rich people who drew checks on that bank saw him sitting there, grave and dignified in his corner, making coolness. He was a lean, muscular young man, very neat, polite, with humorous black eyes and cheeks tawny-brown like an old saddle. His *punkah*-pulling brought him four annas, or eight cents gold, per day. On this amount he could live pretty well, buy tobacco once a fortnight, and even supply



With Caution the Scullion Made for the House

the poor gray-faced Dog with a delicacy now and then, such as a brown cocoanut sweet-meat or a mango in season. The only thing he missed, the one great lack, was conversation; for at school he had learned to use

English better than a book almost, and now after school he found small profit in that language. The Dog used no language whatever, but grunted, made gestures, or ate in silence and then crawled away to sleep.

"It is God's will," thought the *punkah-wallah*, "that my life should be silent and quite empty, except for my brother."

So he pulled his thong in the bank, and smiled, and thought, and observed people, and by sweating all the fat off his body grew hard and springy as a carrying pole. Unawares he became a rather handsome figure. One great man drawing eight hundred annas a day glanced at him and envied him his neat, sinewy limbs and clear black eyes. A tourist lady spending twice as much wrote him down in her book of travels with "the face and bearing of a Persian prince."

The first move in the game was made without warning. One day when the bank had closed at noon he went home, intending to cultivate his few square feet of garden. The little house was black as he entered from the glare. Nothing seemed to be within doors but the red clay water-bottle that hung by its neck in the rear window, as usual, to catch any cooling draft of air.

"Oh, brother," he called gayly. "Come, wake and eat with me!"

His brother lay face upward on the floor of hard-beaten mud.

"Come, wake! Arise and eat! We shall play afterward at the sport of digging!"

Then, his eyesight growing clearer in the gloom, he saw that his brother remained quite rigid, with eyes rolled back, teeth showing, and a little blood about the lips where they were bitten. The poor Dog would never wake again or rise to bark another welcome.

"All-Merciful One!" whispered the *punkah-wallah*, and squatted quietly in his tracks. "The last of all the falling sicknesses. Of many the last. Truly it came on a sudden."

He sat there stunned and awed. After a time he took his brother's hand in his own; but it was cold and hard, and soon he released it with a grave nod of his head.

"Yes," he thought, "truly it comes on a sudden."

The darkness deepened in the room. A shadow had fallen from behind. He turned his head. There outside the doorway against the sultry golden background of the river stood a tall, hook-nosed man, smiling. A peon for the great house of a company this man was, for he wore a well-shaped uniform of khaki, a cowslip yellow turban blossoming on his head, a sash of the same color, and at his breast a metal badge.

"I would speak with you," said this fine person.

"My brother is dead," replied the *punkah-wallah*.

The tall messenger smiled again, till the hook of his nose whitened and grew sharp under the fallow brown skin. His eyes were brighter than a bird's.

"It is the very point I would speak to," he rejoined, resting one foot on the mud threshold. "Your brother indeed is dead. But only you and I know that—at present."

Nothing in the words, but something sweet and crafty in the tone of this speech, caused the mourner to wheel about-face and squat there, looking up intently.

"What do you mean?" he asked.

"Your brother died," said the man; "but how?"

"Look for yourself, sir," replied the Dog's brother. "He fell and lay twisting. One of many such falls; but this, alas, the end! And I not here!"



"Weatherby Sahib, Come With Me! A Bomb Is Burning Under the Great Lord!"

The visitor cast a quick glance up the river bank, another down. The neighborhood was at that hour quite deserted.

"Many things will make a man fall," he observed, turning his black, birdlike eyes again within the room and looking down calmly but fixedly. "More things than one will cause a brother to fall dead. Poison will do it; or a gun-shot; a knife also will stop much trouble and expense." He paused. "But then," he added softly, "then comes Dacca jail, where they hang you up like your water-bottle in the window. Or else they keep you in Dacca jail to spin *pdt*, or to weave those nasty sad-colored rugs till you are old."

The Dog's brother studied for a moment the smooth brown floor. He knew what would come next. He had not lived his twenty-odd years without learning a good deal about extortion.

"How large a sum?" he inquired curtly. "How much do you want? I have no money."

The splendid visitor patted his yellow sash complacently. "You earn," he stated with precision, "twenty-four annas a week. The house and yam patch are fit only for a dog, yet the lenders would lend money. Say forty rupees. Let us not ask for the moon. I am no grasping man. Forty rupees."

His victim's brown face grew darker, but did not change its look of quiet, close attention.

"Forty rupees? Forty fools! Go away, I have done nothing wrong."

"Nothing but murder," was the cool reply.

"Look, *jungli-wallah*: Who are you? Nobody. Who am I? Peon to the great house, with uniform and breastplate and a family. Whose word will the judge call a true word, yours or mine? Come, forty rupees, and cheap enough, or I go swear to a murder."

The Dog's brother, without rising, made a desperate motion of both arms.

"No mark of murder is in this house!" he cried. "I am an honest man. Look at him where he lies. No mark of poison, *lathi*, knife or bullet."

The peon smiled again till his hook nose grew sharper than ever.

"A bullet," he answered, "is not hard to find." With that, stooping, he reached his right hand after some object beside the doorway, as though he had leaned a staff there against the house. When his hand returned it gripped an old repeating rifle.

"Here is your bullet." And he pointed the muzzle toward that body on the floor.

"Here goes your bullet," said he. "Come, rustic, say forty rupees, or I fire it into him. Then do I shout for neighbors and swear the murder on you."

The Dog's brother shivered once, then hung his head stone still. Only his lips moved. He seemed to be tasting some great bitterness.

"Peon," he groaned, "you are the master here. Take forty rupees."

The oppressor laughed quietly.

"I see you are a man of sense," he began, and lowered the rifle.

Before he could raise it again or the next word leave his tongue, up sprang the Dog's brother like a cheetah loosed for coursing. Two furious hands closed round the rifle barrel; furious teeth met in the peon's wrist; and a wild wrestling match swept round and round the room. All the interval was a dream, till the gun butt soared high and crashed down upon that odious yellow turban. Then the peon fell and lay huddled on the floor, like the other body. His shoulder burst a hole through the flimsy woven wall of the house, so that noon sunlight came leaping in over his chest and made his metal breastplate gleam. Something else came leaping from under a fold of his turban, black at first, then red. It made the cloth all wet, but did not reach his brow.

The Dog's brother stood panting. Fire filled the back of his head and swelled and pained.

"I have killed this carcass," he thought aloud. "I have slain this peon of the great house."

In a stupor he moved to the window, seized the hanging bottle of red clay, drew the stopper and drank. Thirst, it appeared, was what ailed him now. The long draft of water cooled him; for as he turned from it he saw what remained to be done.

"Brother," said he, "I must bury you in the garden. These people shall not burn you."

Raising his brother's body in his arms, he carried it out behind the hut among the yams and brinjal.

"Here we should have dug and played this afternoon. God receive you! It is better for you than for me."

When he reentered the room later the peon lay against the broken wall of the bungalow, unmoved, unchanged, except that now the ray of sunlight had passed clear into an opposite corner.

He lifted the rifle from the floor and set its lever pumping. Out whirled a dozen or more brass cartridges.

"Good!" he grumbled; and, gathering them up, reloaded. "Good. The gun is full."

He Began Digging  
Hastily



He poised the weapon in his right hand, staring meanwhile through the door, past which flowed the endless, muddy, golden river.

"This is the last of any good!" he murmured. "I shall run forth and slay until I drop. It is the land of oppression. Therefore let me sweep my path. Whoever meets me I kill! Brother, I kill!"

Forth he ran. The brickyard lay empty. The sun blazed hot overhead. With rifle cocked he went racing down the long avenue of red *kankar* shadowed by the sacred fig trees.

The first person he met was a child.

## II

THE child wore only half a shirt, but paddled with dignity along the middle of the road. She hummed a song in private and with downcast mien came skipping gravely; for she played a game by herself, trying to step from shadow to shadow of the fig leaves, and pretending that the sun, wherever it splashed through on the red road, would burn her toes.

"*Hai!*" shouted the punkah-man, while he raced toward her. "Come out, enemies, and be slain!"

The patter of his feet, the wind of his rush, made the child pause in her hopscootch.

As he ran he felt himself wondering. He had sworn by his brother to kill everything in the way; and here at sight of a scrubby little girl his oath broke into nonsense.

"Go, child; fear nothing! Go to your mother and live."

The child swerved away in terror from the path of this shouting rifleman who had rent his garments.

"Live, heathen baby!" he cried over his shoulder; and again down the long tunnel of shade: "Come out, my enemies, to die!"

Nobody accepted the challenge; but as he ran he saw some kind of group ahead by the roadside. It became a herd of dirty gray goats, with a man in dirty gray clothes driving them. The man carried on his head a tall pile of brass bowls nested according to measure, little over big, so that they crowned him like Buddha with a glistening spire. He was a milk-vendor of that town.

"Ho!" panted the Dog's brother. Again his purpose wavered. "I cannot shoot you either, for I know you, Brass-Head! You gave my brother to drink once. Go, milk your goats!"

On he ran, leaving the milkman all agape to balance the brass bowls.

"Come out! Come out!"

He had swept down the length of the village, but no person heard his cry or even stepped into the road by chance. Then suddenly he remembered why the town lay desolate. Jute season opening this day, the people had all gone among the great warehouses, to daub with red paint the weighing-scales and bale-presses in honor of a bestial goddess.

He stopped running, walked a little way onward more and more slowly, and at last halted.

"Well," he thought, "I will wait for them until they return here and fill the road."

With no choice of direction meanwhile he turned aside, and presently found himself pacing a wooden gangway toward the river. This he followed, rifle under arm, head hanging, alone in a hot and grievous world. Across mud and shallow water the gangway led him, out from shore toward the white hull of the Vulture, an old, condemned riverboat that lay moored in the current to end her days as a landing-hulk and freight go-down. Where the doors were cut for the handling of cargo a great square cavern yawned in her side and passed clean through amidships, so as to frame a picture of the river beyond her—the yellow flood and distant waving bank of jute rushes.

Into this picture mounted a pair of planks, greasily polished by many bare feet. He climbed their slope mechanically, or with some vague thought of resting in the darkness between decks.

So he passed aboard the Vulture, silent as any part of the shadows there, and went and lay down by the farther doorway. His back against a knee-timber, his rifle in his lap, he prepared to doze and wait.

Half-ship, half-storehouse, the Vulture rubbed her aged flank along the wharf with a lazy, contented groaning, as if she knew her voyages were done years ago. Under her the current lapped and gurgled. Once or twice a joint crackled in her corrugated iron roofing.

Some time had passed, when the Dog's brother sat up alert. He was not the only person on board. With the other sounds there mingled as it were the gnawing of a rat—a large, hurried and very obstinate rat. He peered about. The gnawing came from forward, near the bows of the 'tweendecks.

He looked thither and spied a white thing moving, working steadily among the litter of bales and bags that formed the Vulture's cargo. It proved to be a man—a heavy, black-bearded Bengali clerk dressed all in white, a cotton *dhoti* swaddled about his upper legs. With some kind of long iron rasp in both hands this blackbeard stood filing and fretting the top of a great wooden packing case. He filed carefully, and blew the dust away from under his rasp; but every movement, every dark, swift look he cast over his shoulder at the landward door, declared his work to be guilty and dangerous. Blackbeard thought himself alone; yet blackbeard was laboring at top speed and hearkening after footsteps.

"Ah, more evil!" thought the Dog's brother. "Goes it even thus, my friend? What troubles thee, grand sir guardian of the freights?"

He began to forget his own trouble for the moment. Life had one last bit of comedy to play for him.

Blackbeard glanced round hastily, as if he heard the unspoken thought. He did not see the thinker lying motionless, rifle across lap, by the river doorway. Again he straddled and bent to work; again made his rasp fly and squeak along the packing box; blew off a final shower of splinters, rose upright and sighed.

"You have scraped the names off a packing case," said the punkah-man to himself. "Now wherefore? Shall I kill you or shall I wait and see? Why should this fat coward scrape out the names of a man and a city, to which that wooden box might else have traveled?"

The answer, he felt, was hardly worth waiting for. Still it might do no harm to watch the comedy out.

Blackbeard, holding his long rasp like a weapon, stole deeper into the farthest bows of the Vulture. Reflected sunshine, sparkling up through a port hawse-hole there, showed his dark brown face wrinkling and concentrating above some new bit of activity. Then he backed away into darkness; then he came striding aft, peeped out along the gangway toward shore and town; then, convinced that nobody had come near, he trotted down the low, hot corridor of the 'tweendecks and knelt beside another hawse-hole, so that the light as before sparkled on his face.

"Oho!" thought the unseen watcher. "You are filing the ropes bow and stern!"

With that our friend stood on foot and called aloud in his best English:

"Babu, what are you doing?"

Blackbeard leaped away from the glittering hole like a man blown by a blast. The iron tool clanged on the deck.

"You need not jump," said the Dog's brother. "I am not sure that I shall kill you. Please tell me what you are doing. We have plenty of time to talk before we die. For what purpose do you scrape off names from a packing box and file hawsers in two?"



The culprit came forward. His coal-black beard and scrubby hair, the vermilion caste-mark painted on his forehead, would have given him a roughly distinguished air had not his face been much too clever and calculating.

"Oh," said he calmly enough, "I thought you an Englishman at the first, you know." Between the two doorways where the light poured in from the river he halted and took a jaunty, swaggering pose. "I am in charge of the company's boat. If you have no business here I think you advisably better would go on shore."

The Dog's brother had risen and grounded arms.

"What is your name?" he inquired blandly.

"Checker Babu," replied the black-bearded one with a grin. "What is yours?"

Now the name of Checker Babu was no more a name than Mr. Tally-Clerk or John Bookkeeper. So the Dog's brother frowned, and answering chose the first water-front slang that entered his head.

"My own name, then, is Tin Cowrie Dass. Yes, that will do for my name now—Tin Cowrie Dass."

The burly clerk grinned again, more confidently; then took heart and winked.

"A fair answer," he observed. "Bally good retort. You speak English awfully well, if you don't mind my saying so."

Tin Cowrie Dass—the newly christened Dog's brother—neither smiled nor lowered in any way the grim dignity of his look.

"I will ask you twice," he continued: "Why did you scratch names off the great box?"

"They were quite incorrect altogether," said Checker Babu glibly. "I must paint the correct relettering. Excuse me."

He started as if to go toward the packing case.

Tin Cowrie Dass thumped his rifle butt on the deck.

"Halt there! I will ask a third time: Checker Babu, for the sake of God's truth, why did you file the hawsers which bind this boat to her landing?"

The swarthy Brahman hesitated, cringed, then flung out his hands in a gesture of impudence.

"Pooh!" he laughed. "You have been dreaming! I did nothing of the kind. If the hawsers are worn it is natural friction by wear and tear of rubbing, my dear chap!"

Tin Cowrie Dass heaved a sigh and lifted his rifle to aim.

"Babu," he declared sorrowfully, "I gave you three chances to speak the truth of God. Three times you lie. All men are liars. I feel sick of them. Therefore I shall begin with you now, and fire a large bullet through the red mark on your forehead."

The babu shouted, flung up his hands, turned to flee ashore, wavered, turned back, drew his hands down again, and holding them rigidly against the white rolls of his dhoti confronted whatever might come.

"Fate!" he groaned, shutting both eyes and trembling. "Fate! I was a thief!"

Silence followed. Then something boomed throughout the dark spaces of the Vulture. It was no rifle. Up in the bow half a score of bales fell rumbling, while a broken hawser writhed and walloped among them like an angry python. The sunlight all ran forward to flood that part of the boat, then vanished utterly; then, whirling aft along the port timbers, darted in through the opposite door. The Vulture had snapped her bow line and swung her head down river.

Checker Babu, the bearded thief, opened his big black eyes.

"We meant her to do this after dark!" he bawled indignantly. He stood staring, like an honest man who has been cheated. "It broke too soon. There goes the other rope. *Kubberdar!*"

The stern line boomed and flew about their heads, crashing and thumping. Then the old warehouse hulk became quiet from end to end. The sun, now lowering to set, came through the wrong doorway; while a panorama of golden huts and cool green fig trees—the village—went flowing dreamily by in the wrong direction. The Vulture, end for end, had torn free and away.

The Dog's brother remained quite calm through all this transformation.

"Go!" he ordered. "You told the truth for once. Go ashore while you can!"

He saw Checker Babu stare at him, falter, back slowly away in amazement, then clench both fists, bend forward and take a running leap overboard into the river. Muddy spray flew up. Checker Babu, a black head bobbing and diminishing, had taken good counsel and struck out for home.

The Dog's brother lay down where he had sat before. He placed his rifle on the deck and watched through the opposite doorway of the hulk a long sunny picture sliding and changing rapidly, the saffron ripples of the Brahmaputra moving after him, the green jute walls flowing backward. Like a ship in a dream the Vulture bore him silently away.

"To what place," he thought, "and why?"

He did not care. Time passed, but he neither moved his eyes from the flowing picture nor stirred a limb. Land and water passed, waving rushes and burning stream passed, but still were always present.

A smile flickered over the man's face.

"So I am to live," he said aloud—"to go on living like the rest."

Presently the smile returned. His eyes grew brighter.

"I could not kill that baby," he added. "Nor even old Brass-Head of the goats. But well for Checker Babu that he told the truth. How strange!"

Toward sunset—the Vulture swinging and sliding on her voyage, unheeded—it grew apparent to the man that he had gone empty since breakfast.

"Ho!" said he. "I am hungry again."

He rose, stretched his muscles and looked about through the darkening hollow.

"If there is food on board I will eat."

But suddenly remembering, he faced the broad glory in the west, bowed, knelt by the doorway, and so toward Mecca began those prayers which are due before sunset. Then he rose again to hunt for his supper. In the Vulture's bow among disordered bales he found a cupboard where Checker Babu had stored magnificent food—rice, bread, a cold chop or two of kid's flesh, ghee, mangoes and a plate heaped with fish curry. A candle also stood in a cup of

cocoanut shell. He struck a light and set forth his feast on the babu's packing case.

"Oh, blackbeard swine!" he chuckled. "You had abundance, yet would rob the givers!"

Having said that for grace, he fell to. Never in his life—but once in childhood, perhaps, long ago beyond remembrance—had he put such food inside his mouth. He dined with proper relish, though with that meditation which comes to a lonely eater. Night fell meantime. When he had finished and went to fling his last mango-stone into the river he could see nothing outdoors but starlight, with black trees underneath progressing mournfully.

"I wonder where I go," he thought. "There are no more jute fields. Yet why wonder? Either it is the devil's doing or something greater. I cannot go back. Let us not be shaken."

He returned slowly toward his candle, which now seemed a vast, vague beacon among heaps of shadow. He stood over it and mused. Round the rim of the cocoanut cup the candlelight fell, quivering, to show him how thoroughly Checker Babu's rasp had scraped the lid of his supper table.

"Why did the black, ungrateful swine do so?"

He took up the candle and carelessly began to examine the packing case. It was a tremendous box of hardwood, joined and clamped and double-crested all over, solid as iron. Moving round it, however, he stumbled upon broken boards and the tail of a thick rope.

"Oh?"

He stooped.

The Vulture's bow line, in parting, had writhed and walloped so mightily as to smash one side of the box. Through the stoven wood a cloth bag had fallen halfway out and burst, leaving on the deck a pile of loose gray stuff that shone.

He picked up a handful. Some of it escaped him, spilled and went trundling edgewise into the dark.

"Silver?"

Silver rupees lay in his hand; broad and heavy coins fire-new from the Calcutta mint.

He dropped them as if they had been still hot.

"Ah!" he cried, staring down after them. "You are money!" Then he set his candle among the supper dishes

on the great box. "You are very

much money," he said in a whisper.

"You are bushels of silver. You are

a fortune. And whose fortune?"

He stared and wagged his head.

Checker Babu's iron rasp had left no trace of an answer but pale crisscross markings on the lid of the box, a furred surface, a few dots and blotches of black paint.

"Whose fortune, that lies poured at my feet?"

No one could tell. While he stood asking in vain the candle flew off the box like a rocket and went out. Underfoot through the darkness traveled a shock that sent him tumbling backward over a bale.

The Vulture had run aground. In some unknown place he and all this treasure lay stranded among starlight and lapping water.

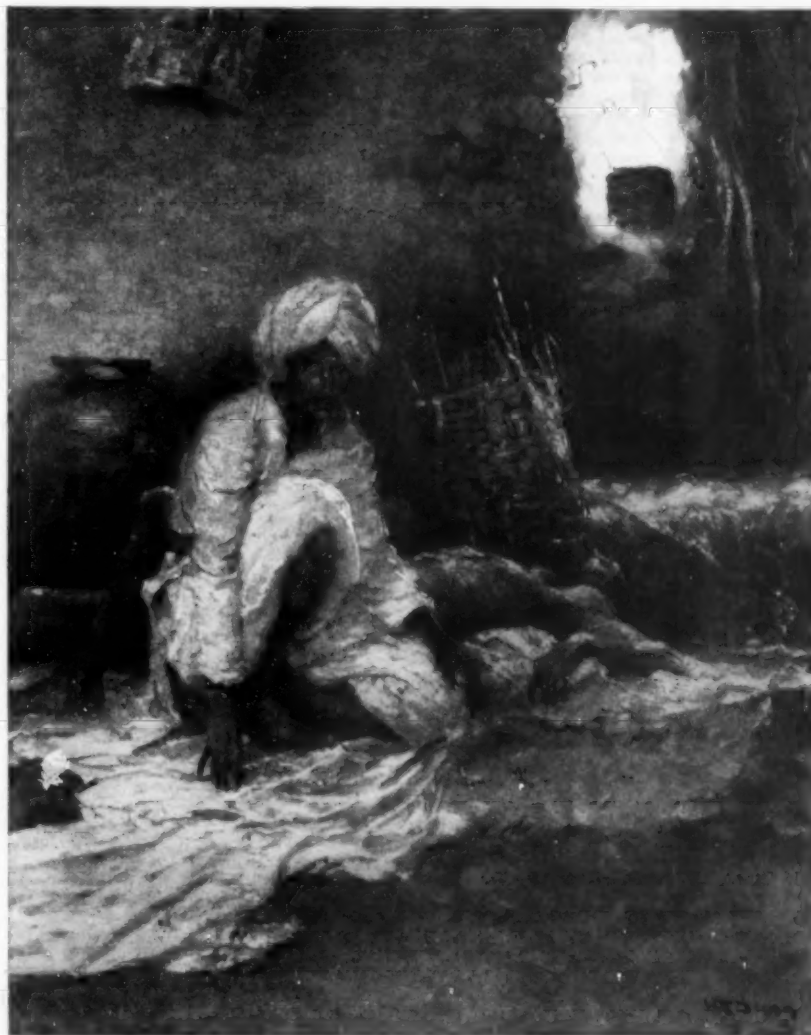
### III

"NO COMMON things are happening to me." So said the castaway next morning when he woke in his bed of gunny bags to find a breath of dawn blowing chill white fog through the Vulture's doors; and so he told himself when the red sun burned the river clear and hung staring above a wilderness of sandbanks everywhere, low and hot and smoky, like the broken crust of a new world.

"I am alone in the Sundarbans now," he thought. This region, though he had never seen it before, could only be some bald part hidden among that labyrinth of trees and water, the delta where Ganges and Brahmaputra join. Far off, jungle foliage darkly swam and mingled under the mist, forming a sullen horizon. "Yes, I am past Goalundo. It is a creek of the Sundarbans."

He leaned in the doorway. "No common things have befallen," he repeated. "Yesterday I had a brother; yesterday we were to dig our garden; today I have a great treasure on a wreck in a doleful place, blood on my head, no

(Continued on Page 49)



"One of Many Such Falls; But This, Alas, the End!"



# PERSONAL ASPECTS OF THE PRESIDENCY

By William H. Taft  
FORMER PRESIDENT OF THE UNITED STATES



PHOTO BY HARRIS & ERING, WASHINGTON, D. C.

The Northeast Bedroom of the White House, Used as a Guest Chamber

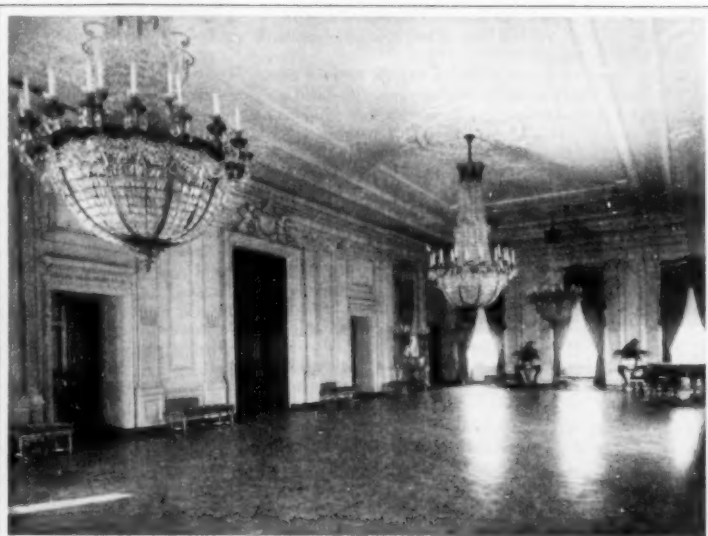


PHOTO BY HARRIS & ERING, WASHINGTON, D. C.

The Famous East Room of the White House

ALTHOUGH I had met, in a pleasant and almost intimate way, several presidents, I never entered the White House before my incumbency that I did not have a feeling of awe, as if I were in an atmosphere different from that of other mansions, however magnificent. Somehow I had the sensation of being in the presence of the whole American people whose sovereignty was for the time being represented in the person of their chief magistrate, and housed in the dignified but simple structure that they had reared for his residence. And when I came to be president I could not but observe the feeling of respect for the office in all—the friendly, the unfriendly and the indifferent—which manifested itself in both manner and language. Of course there were some whose vociferous sense of universal equality was so exigent that they erred a bit on the other side.

It was a common assumption that the president was generally surrounded by his cabinet and other friends having official relation to him, who spoke in honeyed accents, and did not present with truth the foibles, defects and mistakes of his conduct and policy. Cabinet officers and other members of the administration were of course anxious for its success, and identified themselves with it so that they were as prone to explain and defend what the administration had done as if they had done it themselves. But it was not true that the unfavorable view of others did not reach the president. I had candid friends and there were also those who were not friends, but who were also candid. I found that the day of the thick-and-thin support of a party press had gone by. Newspapers were more or less friendly, but even so-called administration papers from time to time took pleasure in showing their independence by looking askance at various acts of the administration.

## Presidential Responsibility

THE presidency imposes an unconscious but heavy burden and strain upon the incumbent. He and his family live in the greatest publicity. That is unavoidable. The same fierce light that beats upon a throne beats upon them. I am not sure that in certain respects it is not often more intense. The president is ultimately responsible for everything that is done in the government, and he knows it. I got accustomed to it in a sense, but I never picked up a newspaper, I never glanced at the headlines, that I was not concerned lest the indiscriminate,

though often sincere, criticism of the unfriendly to which I had become hardened might not have discovered some real ground for serious consideration.

When I laid down the office on the fourth of March I ended an official career of continuous public service of twenty-six years, in which the responsibilities of my successive offices became more and more heavy. During that time I was inclined to think that a nervous system was lacking in me; but upon leaving office, for two or three weeks I was made aware of the existence of nerves in a positive and acute way. It was not until this reaction had ceased that I came to realize what a tremendous official responsibility had been lifted from me. I felt like a boy out of school. I have not gotten over that feeling yet.

Party is essential in carrying on effective government in a republic, but the party spirit sometimes manifests itself in unprofitable and disagreeable ways. The disposition to make capital through congressional investigation, by partisan methods of bringing out evidence against political opponents, and the creation of a false atmosphere in the press, with the hope that somebody's reputation may be injured, was an ugly phase of party or factional zeal.

The crusade of the last decade against the power of corporate influence and money in politics, and in state and national government, properly roused the people and effected great reform. It was followed during my administration by an aftermath of what was assumed by political Washington to be a condition of popular hysteria, in which unfounded attacks upon public men were as much encouraged and welcomed as the lodging of complaints in Venice with the Council of Ten. Exaggeration was the vogue and reputations were besmirched by merest hearsay of witnesses whose oath would have had no weight in a court of justice. In one House or the other, some committee chairman, anxious for political prominence, moved an investigation.

## Government by Investigation

THE press assisted with headlines and the chase for sensation was on. The actual cost and the serious interference with the executive business of the departments were entirely disregarded if only there was a chance of hitting some shining mark. Some congressmen thought it possible to supervise and control the executive conduct of the government by such committee investigations and by giving limelight-seeking witnesses an opportunity for flights of imagination in irresponsible criticism of official acts. In the calm of historical review it will be hard to understand how the time of Congress could have been consumed in hearing such stuff and in dignifying it by discussing it.

It is a common saying that the President of the United States has more power than any ruler in Europe. His powers are exceptional in number and degree. How these powers are restricted, in what respect discretion is widest, and a comparison of these powers with those exercised by chief magistrates in other lands, would constitute an interesting chapter. But that is not the subject of this article. The common saying which I have quoted conveys the idea that the president has arbitrary authority, a wide and absolute discretion in conferring personal favors, and the opportunity to gratify a love of power. The truth is that my burdens came soon to be so great that I was occupied with the difficulties that obstructed my progress toward useful results and not with contemplation of the opportunity to work out my personal will.

Public opinion was the strongest restraint of my action. To this I deferred as far as I could conscientiously.



PHOTO BY HARRIS & ERING, WASHINGTON, D. C.

The State Dining Room

I disregarded it when I thought it was based on ignorance of facts or insufficient information. In such cases I hoped that time and history would show me to have been right and the future public opinion would sustain me. This overshadowing sense of responsibility to the whole people negated in my mind the popular conception of the powers of the position. My decisions had often to be made without the benefit of argument on both sides, to which I had been accustomed as a judge. They had to be made promptly and were generally final. My concern as to their possible effect took away any gratification on my part, except as I hoped that they might serve a public purpose and vindicate my motive and judgment. The confirmation of my judgment in the subsequent success of any of my appointees was one of the really gratifying phases of presidential work.

The president, as the head of the party that elected him, is made responsible for the fulfillment of his party's pledges, and feels that he should have power commensurate with this responsibility. In the opening of his administration his prestige as a party leader, the patronage he has to dispense, the impression that the people are behind him, and the cohesive power of a desire for continued party success unite the congressional members of his party in support of his legislative proposals. As a president's administration wears on, however, all the elements of his power and influence lose something of their weight and new issues appear that create antagonism among the members of his own party, which are heightened by inevitable political and personal disappointments. Then he would like means by which to frame a legislative program in which he would have a strong initiative. I think that it would be a good thing to allow and require heads of the departments to appear on the floor of Congress, to discuss legislation and to answer questions. This would enable the administration to bring governmental needs constantly before Congress, and Congress could keep itself promptly advised of important facts in respect to the executive departments. This change could be made by an act of Congress.

#### Difficulties of the Administration

OPINIONS will of course differ, but it seems to me that in spite of my large majorities in November, 1908, I came into the presidency March 4, 1909, under conditions in the Republican party that made any controlling leadership by me, the redemption of platform pledges and the maintenance of party discipline most difficult. The two divisions in the party after fifteen years of power were such that one faction much preferred the defeat of the other to the continuance of party success or the performance of party pledges. As I look back upon the situation I wonder that so many of those pledges were fulfilled and so much legislation was put upon the statute book. The record of the events of that time, political and personal, has not yet been fairly written, and it may have to be delayed; but full and accurate evidence is doubtless available and will be preserved for the use of the impartial historian.

The situation of the present administration is really very different from that of the last administration at the beginning of its term. The Democratic party has been out of power for fifteen years. Mr. Wilson led it to victory. The patronage that under existing law and custom he has to



PHOTO BY HARRIS & EWING, WASHINGTON, D. C.  
Door From East Room to Main Corridor

distribute in his own party is vastly greater than fell to the last Republican administration, succeeding, as it did, one of the same political complexion. The Democratic party strongly desires to continue in possession of the government. It has confidence in Mr. Wilson and in his prestige. Solidarity is essential to its continued success. It, therefore, embraces the caucus system with avidity. Those who would struggle and resist discipline are frowned upon not only by their fellows in Congress but by their constituents. Senators are now elected by the states. Mr. Wilson occupies such a position of advantage that fear that he may appeal to the people of a state against a recalcitrant Democratic senator who deserts the caucus and the administration is controlling. A similar effect is produced in the House.

Never before, in its recent history certainly, has the Democratic party exercised such self-control. It is due to the circumstances and to Mr. Wilson's masterful personality and attitude. First, he knows what he wishes; and, second, he is determined to get it, and his party associates are convinced of both facts. Of course criticism, threats of insurgency, and profanity under the breath are present in the Democratic lobbies, and prophets are not few who predict that the break is coming soon. But I think not.

The people, or at least the rank and file of his party, sympathize with the President. They are pleased with his success in putting his measures through. The members of the opposite party may, and generally do, disapprove his economic and financial policies, but they do not ask or welcome obstruction to them. It is a real satisfaction to one who knows the atmosphere of Washington to note the

success of a strong character in the White House in dealing with the situation and improving the opportunity it offers. It is, of course, natural that the Republicans should taunt their opponents with subservieny and cowardice, but Mr. Champ Clark's answer to them was cogent and complete. He said that the Democratic party had sense enough to realize the advantage of discipline and solidarity, and they were, therefore, willing to follow the lead of the majority as shown by a caucus. As the administration wears on, as the patronage is largely distributed, as the wounds increase that are inevitably inflicted by decisions that cannot be avoided, the factional opposition in the party will increase and tend to show itself in the open. But if the policies of the administration embodied in the statutes do not quickly prove to be injurious to the country I cannot think insurgency will amount to anything substantial. The party is proud of itself in its wise course, and it will not depart much from it until the country at the polls shall indicate disapproval of what has been done.

#### The Best Republican Attitude

I FEEL as if I could view the matter from a judicial standpoint. I rejoice in the existence of a situation in which the party in power is fulfilling its promises made in the platform and is doing so by following the guidance of the head of the party who is charged by the people with the party's responsibility. It is this kind of discipline and leadership that modifies and mitigates the constitutional rigidity of the relations between the executive and legislative branches and brings about a cooperation that makes for affirmative action. Ours must be a party government, if it is to be beneficial, and not a government by groups or factions. The one means a positive policy, the other negation or futile compromise.

In saying all this I am not intending to express approval of what is being done on its merits. But I hope I am enough of a sincere believer in our representative system of popular government to acquiesce in the judgment of the people expressed in a national election and to wish to see that judgment faithfully carried into law and executive action. Upon the result, the parties will doubtless go to the country and discuss the wisdom of the policies promised and executed and invite a consideration of them in the light of the event.

In the meantime a fair opponent of the administration will be glad to have the dominant party act as a unit, do the things pledged and be responsible for them. That is clean cut. That is sportsmanlike.

President Wilson can have no motive different from that which would naturally actuate the party as a whole. He wishes to benefit the country by effectuating the party policies, and he hopes thereby to enable the party to retain its power. Does the party wish to do other than this? Of course not. His success is the party's success, and no member of the party will oppose him in his course, unless he is either not a real believer in the party's policies, or because he puts personal disappointments or purpose or personal opposition to the president above party success. It may be—indeed it is almost certain—that if the party measures bring the country substantial benefit the president will succeed himself. If so, why has he not earned this approval and reward? And how can any Democrat consistently object?

(Continued on Page 32)



PHOTO BY HARRIS & EWING, WASHINGTON, D. C.

The North End of the White House Library

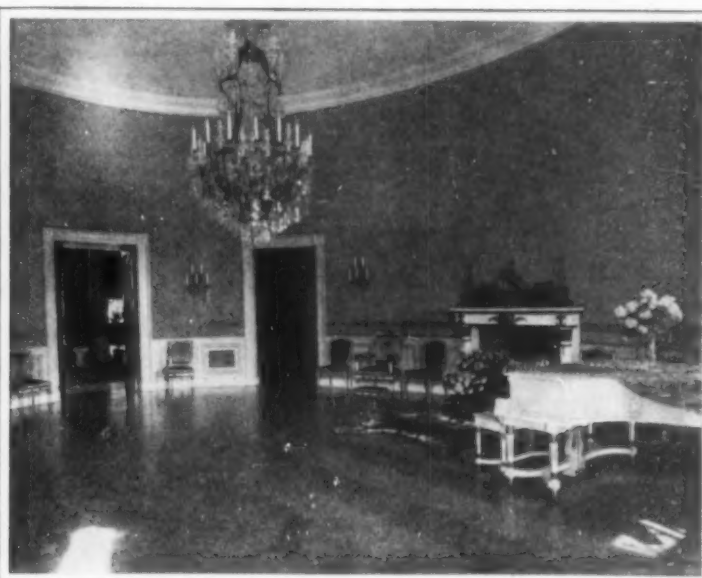


PHOTO BY HARRIS & EWING, WASHINGTON, D. C.

The Blue Room, East Side of the White House



# THE RELUCTANT APPENDIX

By Edwin Lefèvre

ILLUSTRATED BY HENRY RALEIGH



"I'll Do Two Operations for Appendicitis for You for Fifteen Hundred Dollars"

PEOPLE used to say that William Wise was born old, but that was only one of innumerable slanders begotten of his habits. All his habits consisted of not spending money. He never learned how to do it. His boyhood was hard and sordid and he early acquired a hatred of poverty that was more like an obsession than like a trait. In Wall Street, where he was a banker, his penuriousness was notorious. Every miser-yarn that anybody ever told anywhere was bound to reach Wall Street and there he saddled on William Wise. He didn't like it, and to get even with his calumniators he saved his money while they spent theirs. Thus they were bound to come to him, in time, for more time.

Nobody really hated him, but nobody could like him. His enemies were merely such as any man makes who keeps his contracts and insists upon others doing the same. Deafness to excuses is often called a flint-heart. Justly or not, a man with that kind of deafness has nobody to love him except his own wife, with whom affection is apt to become a habit. People were heard to say that William Wise loved his wife. But then people say so many things that nobody believes anything, much less a nice thing about a fellow human.

One morning at breakfast Mrs. Wise complained of a pain. William told her to take some medicine, and then he went to his office. When he returned in the evening she did not mention it; but in the middle of the night she told him the pain was worse. Without any grumbling whatever—for though he was very stingy he was also a very just man—he arose and gave her some paregoric and the hot-water bag. The next morning she was better. In the evening she was worse. Her evident suffering so moved Wise that he told her out and out that if she was no better on the next day he would call the doctor. As this meant five dollars she instantly improved, for she had lived all her life with him. At all events she succeeded in holding back her groans until morning.

She did not go down to breakfast with him. That upset him, for he was one of those men who even as babies seem to have fixed habits and an inflexible routine. Indeed he telephoned to the doctor to call during the day.

A special visit was usually made the excuse for more than one visit, hence Mr. Wise was willing to suit the doctor's convenience.

He went downtown to his Wall Street office and forgot all about the wife of his youth who was suffering. In the early afternoon the family physician, Doctor Wyman, telephoned to him that Mrs. Wise had appendicitis.

"What must I do?" he asked, in the helpless perplexity of a man suddenly confronted by a domestic crisis.

"Come home. She has to be operated on."

"Operated?" It was plain from his tone of voice that he expected the cook to give notice when she heard the news.

"Beyond a doubt. She must be operated on—and the sooner the better."

"Well—er—the market is very — Will it be all right if I don't go home until after three?"

"It isn't a matter of life and death this minute. Of course the sooner she is operated on the better she will be able to stand it, because her strength has not been sapped by the prolonged pain and the inflammation."

"Then an hour or two more or less won't make any difference?"

"Mr. Wise, if you want to save your wife's life you'd better do something else besides make money!" And the angry physician rang off.

Save his wife's life? Lydia die? The house and no Lydia? After thirty-five years together he couldn't visualize a Lydialess existence. He must save her life! Money was money, but life was life! The appendicitis was an act of God. It seemed unnecessarily expensive, but that was habit with most such acts. But he would pay whatever it was necessary to pay. Yes, he would!

As soon as the stock market closed—3 P. M.—he went home. He found poor Mrs. Wise in bed with an ice pack over her appendix and a trained nurse in charge.

The sight of the young woman angered him. There was an insolent whiteness about her dress that made him see red dollar-signs all over her. That snowy spotlessness represented laundry work and expense, and her plump pink cheeks proved the habitual use of good food—at some patient's husband's expense. He did not wish trained nurses to be dirty. But there was cleanliness, and there was also an arrogant exhibition of germlessness that was like buying candy in a fancy box that was not quite fancy enough to keep after the candy was gone and yet represented an utterly unnecessary ten per cent surcharge. There are people who buy standard goods on Fifth Avenue. Fools!

He turned his disapproving eyes from the unembarrassed young woman in wasteful white and asked:

"How do you feel, Lydia?"

Perhaps the poor woman detected the disapproval in his voice and womanlike felt it was caused by another woman. She knew it cost money to have the trained nurse, but Doctor Wyman had done it without consulting her. She never before had been an unnecessary expense to him. She said, her voice a trifle fainter than when she last used it to speak to the nurse:

"Ver-y—sick. . . . William!"

He didn't know what to say. He suddenly felt faint and cold and numb and a bit sickish. It all seemed so unnecessary, so upsetting! He groped in the air for something to say that concerned her, because he realized that he was selfishly thinking of his trouble when he ought to be thinking of her. So he said doubtfully:

"Much pain?"

Mrs. Wise, poor stricken thing, was intelligent and a woman. She moaned. Then she moaned again. After which she exhaled faintly: "Yes."

As a matter of fact the ice had deprived her of the certainty that there was pain.

"Well!" said William Wise and shook his head. Thirty-five years! Thirty-five years! No woman with whom you have lived that long has any moral right to make you suffer!

"Well!" he said again.

The sick woman, lying in the shadow of death, recognized the psychological moment. She instantly closed her eyes!

Presently her lips moved.

"William!" she whispered, so low that he barely heard her.

"W—well?" he stammered huskily.

Again her lips moved. This time he did not hear her. He stooped.

"Wh—what is it, Lydia?" he whispered in turn.

"I'm—very—sick!" she breathed. No more. Her eyes were closed. It made him think of death. That is the way—pale, with her eyes closed—she would look, if they didn't operate.

"Lydia, you've got to be operated on." He thought of the expense, and then the thought of his thought

so shamed him that he said in a determined tone, intended self-reproachfully: "You've got to!"

"Very—well—William," she acquiesced feebly.

"You'll be all right then," he assured her.

"Do you—want me to—William?" She opened her eyes with an effort; and then the lids fell back—of their own weight, it seemed.

"I do! I do!" he cried. Then in a voice full of indignation he repeated feverishly: "I do! I do! Yes!"

"Very—w—" She couldn't finish; but it would be as he wished.

He kissed her forehead and then he straightened and glared defiantly at the insolently attired nurse. He walked quickly out of the room to telephone to Doctor Wyman, and bumped against the physician, who was coming in.

The doctor read the nurse's report, took Mrs. Wise's pulse, asked a few questions and went out, followed by Mr. Wise.

"Well?" asked Mr. Wise.

"Operation!" answered Doctor Wyman.

"Here in the house?"

"No, we can move her to the hospital."

"Well," objected Mr. Wise, thinking of the time he would have to spend going to the hospital twice a day and also of the expense, "it's rather inconvenient. Ah—I don't like her to be away from the house —"

"It's better for her in the hospital."

"She's never happy except in her own —"

"And it's cheaper," interrupted Doctor Wyman.

"Well, just as you say," hastily said Mr. Wise. And to show he was not thinking of the expense he added: "You know best."

"Have you any surgeon in mind that you would like to have?" asked Doctor Wyman.

"I never used one," said Mr. Wise. "I want a good one. I suppose you know one?"

"I know a dozen. There's Doctor Jewett of the Catholic Hospital, Doctor Lake of the Lutheran, Ellsworth of the Baptist and Doctor Sussman of the Hebrew Hospital. All first-class men."

"And—er—what is the usual fee?"

"The usual fee"—Doctor Wyman, knowing that Mr. Wise was a man of wealth, spoke impatiently—"is all they think they can get."

Mr. Wise flushed angrily.

"That is an imposition! There ought to be a tariff fixed by law —"

"All surgeons," agreed Doctor Wyman placidly, "are highway robbers. I envy them every time I see their bills."

"Highway robbers!" repeated Mr. Wise.

"Well, you yourself are a Wall Street man."

"Yes, but if we dared to do such things in Wall Street the public —"

"The public would continue to be damned. As a railroad director you often have complained of the Government's action in regulating rates, and also have insisted on the legitimacy of charging all the traffic can bear."

"That's different." Then Mr. Wise hastily changed the subject by asking: "Have you any choice, doctor?"



"Does This Hurt?"



"No. All are first-class men. I happen to know George Jewett best. We were at college together."

"Is there anybody else besides those you mentioned?"

"Oh, yes; there are hundreds of surgeons. You can get it done for five hundred, perhaps even for one hundred—by beginners."

"It isn't considered a capital operation nowadays, is it?"

"Oh, no, it's very simple. But —" the doctor paused long enough to fix his lips in a sneer — "after Mrs. Wise is buried and you've paid all the funeral expenses you can comfort yourself for the rest of your life with the thought that she was operated on by the cheapest man you could get."

"Doctor Wyman," rebuked Mr. Wise with the chilling dignity of a man who has been found out. "I wasn't thinking of the cheapest man. But among surgeons it is like everywhere else—the highest priced doesn't necessarily mean the best. There must be any quantity of competent men whose fees —"

"Well, I don't know them. I'll send you a medical directory," rudely said Doctor Wyman. "But you had better pick out one pretty quick. I recommend Jewett. Telephone me when you get him or somebody else. They'll know in my office where to reach me. Good-day."

Ranking under the unjust accusation of Doctor Wyman Mr. Wise telephoned to Doctor Jewett and asked what his price was for an operation for appendicitis. It wasn't a bad case, Mr. Wise explained, and added that he was acting for a friend whose family wished to know, so that if it became necessary to operate they would know what to do and whom to get.

"One thousand dollars!" said Doctor Jewett and rang off.

Mr. Wise then communicated with Doctors Lake, Ellsworth and Sussman. Lake and Ellsworth answered \$1000; Doctor Sussman said \$2500 and thus permanently disqualified himself.

Mr. Wise was greatly annoyed. In Washington, District of Columbia, an imbecile Congress and a demagogic president were shouting themselves hoarse accusing reputable business men of forming combinations in restraint of trade; and what was said about the iniquitous Surgeons' Trust in New York? What? Nothing. The Fresh Bread Trust, by making bread more expensive, really made it more difficult to get dyspepsia, and, therefore, was a benefit to the nation! But these wealthy malefactors, this combine of ruthless butchers, told people: Pay or die! Licensed murderers, that's what they were.

He tiptoed into the sickroom to tell Lydia about it; saw her lying there pale, still, eyes closed.

"Hush-sh-sh!" said the nurse, holding a finger to her lips.

He took another look at the wife of his youth—to make sure she was breathing—and then hurried out of the room and out of the house to Doctor Jewett's office. On the way he convinced himself once more that an operation was necessary—at any cost; that is, at \$1000. It would take twenty-five minutes. That made the wages \$40 a minute or \$2400 an hour; working ten hours a day, \$24,000. Allowing three hundred working days a year, rigidly abstaining from work on the Sabbath and holidays, a surgeon could make \$7,200,000 per annum, or the equivalent of the interest on \$150,000,000 of well-invested capital.

"Damn 'em!" Mr. Wise's face had taken on a greenish tinge. "Damn 'em! I should have gone into surgery!"

He arrived at the office of the most famous surgeon in New York and was ushered in.

"My wife," he said, without beating about the bush, "has appendicitis. At least my doctor thinks so and he advises an operation. Sit down, doctor, there is no hurry," for Jewett had risen as if it were a rush case.

Jewett sat down and asked:

"Who is your physician?"

"Doctor Wyman."

"Good man!" affirmed the great surgeon, with a look of both relief and congratulation. They all do it.

"He thinks she ought to be operated on. But —"

"Very competent man!" quickly cut in Jewett, frowning with decision.

"Yes; but there are other things to consider. He says you are the best man in New York —"

The best man deprecatingly explained:

"Wyman and I were chums at college."

"But there is, of course, the cost."

Wise looked anxiously at Doctor Jewett, and Doctor Jewett looked appraisingly at Mr. Wise. Uncle William did not look prosperous. No suit of clothes could convey truthful impressions after the seventh season.

"What is your business?" asked Doctor Jewett.

"I work downtown."

"For whom?" Doctor Jewett began to fear that the husband of the appendix was a bookkeeper.

"For William Wise," truthfully replied William Wise.

"That old tightwad?" Doctor Jewett's disgust was so plain that William Wise flushed and said with real dignity:

"You may be a great surgeon, but I don't think you are gentlemanly or particularly funny."

"Excuse me," said Jewett, who thought that the old bookkeeper was loyal to his penurious employer and regretted having thought aloud. "Well, my minimum charge is \$1000."

"It's an awful price," and Mr. Wise shook his head dolefully. "It figures out at about \$50 a minute —"

"It is very little. How many thousands of hours have I had to work and study to be able to do it in twenty minutes? By the way, it really is nearer forty. How old is your wife?"

"Fifty-five."

"General health good?"

"Always." Then he added: "She never gave me any trouble that way."

"That being the case she ought to live twenty-five years more easily. My fee will be less than ten cents a day. Is that a high price for having her with you—ten cents a day?"

"Do you guarantee that she will live twenty-five years?" challenged Mr. Wise.

"We have to leave some things," solemnly rebuked Doctor Jewett, "in the hands of God."

Wise nodded and said: "I think, doctor, that five hundred —"

"Couldn't think of it. Good-day, sir," said Doctor Jewett in the tone of voice he always used to stop all haggling.

Mr. Wise had not spent his business life in Wall Street for nothing, and though he had given up active trading on the floor of the Stock Exchange he had kept in training the poker-face that all good stockbrokers must have. When a broker goes into a crowd his fellows must not know whether he wishes to buy or to sell, nor whether he has a price limit or an at-the-market order.

"I can go \$600," he said impressively. Then he took out his watch, ostentatiously hefted it and said desperately: "Perhaps \$640 or \$650." You could almost see him pawing it.

"Get a cheaper man. There's lots of them," said Jewett impatiently. They always came to his figures, for when they could prove that they couldn't pay at all he operated for nothing—and soaked the next rich man that he partially eviscerated.

"Her blood," William Wise told him solemnly, "be upon your head!"

"Not mine. I didn't give her appendicitis and I don't prevent you from getting another surgeon. I'm very busy. Good-day."

"They say you are the best surgeon in the world!" exclaimed Mr. Wise in admiring accents.



People Get So That They Turned Pale When They Saw Him Coming

"I wouldn't say in the world," said Jewett in a more kindly voice. Mr. Wise went on:

"Doctor, I know a lot of people who ought to have their appendixes out. I'll send them to you. Couldn't you do it for me for \$700 and charge them the full rate? You might even ask them more than a thousand and —"

Doctor Jewett smiled. It was an old story. Then he ceased to smile. He turned to his visitor.

"You say you know a lot of people who ought to have their appendixes —"

"I do!" interrupted Mr. Wise in his eagerness.

"And you think that you can bring in trade, and so you should get a rebate on yours?"

"Yes! Yes!"

"Well, I believe you to be a truthful man." The great surgeon looked at his visitor searchingly.

"I am!" Mr. Wise assured him.

"That being the case I'll do two operations for appendicitis for you for \$1500."

"Two? I don't want —"

"You can get \$1000 for one of them from any of the numerous men you are going to bring in and then yours will only stand you \$500."

"But I can't bring one in today —"

"I'll give you an option on my services for one month. One for \$1000; two for \$1500. Special offer. Speak quick!"

Jewett was compelled by his professional standing to be an unconvicted humorist. He could be as cheerful as he pleased; that indicated self-confidence and gave confidence to patients. But for a surgeon to be funny was like saying he was careless and unfeeling—a humorous butcher unfit to operate on human beings. Therefore he was looking at Mr. Wise with a calm, businesslike air as though surgical operations were subject to the laws of commerce. Cigars, fifteen apiece, two for a quarter. Why not?

Indeed Mr. Wise saw nothing remarkable about the offer. He had gambled in stocks, in railroads, in privileges, in grain. A little flyer in something else looked good to him. The irreducible minimum of these surgeons was \$1000 per. Surely there must be somebody else besides Lydia who needed the appendix removed.

"Make the option for two months," he pleaded on general principles. The longer the call, the more valuable the privilege.

"One month. Offer expires in sixty seconds," and Jewett pulled out his watch.

"I'll take you!" cried William Wise almost before he fully realized what he was doing.

George Jewett, M. D., looked wide-eyed at the earnest face of Mr. Wise and then turned his own face away. He had to keep himself from doing any of the things that make life worth living. He once charged old Vandergild \$25,000 for a minor operation.

"What," shrieked the old railroad king— "\$25,000 for being busy eighteen minutes?" And Jewett answered:

"No, \$25,000 for not having smoked for eighteen years. Shall I have my lawyer write you about it?"

He was not sure on whom the joke was this time, but he would keep his word. After all he didn't care what anybody might say. Often, when called in consultation, he said bluntly that he didn't know what ailed the patient but thought he could find out after he began to cut. That shows what a big man he was. And that is why he sat down at his desk and wrote:

For value received I hereby agree, on request of bearer, to operate for appendicitis on any two persons, this agreement to hold good for one month from date. This includes preliminary examination and necessary visits during convalescence.

Then he signed the name so familiar to newspaper readers in the bulletins about the condition of distinguished patients, GEORGE B. JEWETT, M. D., and read aloud the option. Mr. Wise took the paper, folded it and put it in his pocket. Then he said: "You didn't have to sign any paper. Your word would have been



He Suddenly Felt Faint and Cold and Benumbed and a Bit Sickish

sufficient," and, taking out a pocket checkbook, he filled out a check for fifteen hundred dollars.

Doctor Jewett read it, saw the signature and yelled:

"What? Are you William Wise?"

"I am!" said William Wise with dignity.

Jewett frowned and then laughed and extended his hand.

"Well, Mr. Wise, you certainly got a bargain. If you had told me your name I would have charged you \$5000."

"That's what I thought! That's what I thought!" chuckled old Wise.

"We'll go up to the house and see your wife"; and it was all Jewett could do to keep from telling Mr. William Wise that he wasn't sure he ought to prolong Mrs. Wise's life unless she agreed to go to Reno after the operation.

On the next morning at ten Mrs. Wise was operated on, and for the first time in thirty-seven years her husband failed to be at his dingy office at 9 A. M. He loved his wife. He didn't show up in Wall Street till after eleven.

Exactly twelve days later Mr. William Wise, who had been worrying greatly about his wife, ceased to worry about her. She returned to her house.

On the next day he began to worry again, this time about his option. It had eighteen days to run. Still, in a big city like New York there ought to be no permanent scarcity of bad appendices. Of course he had to look among people who would not hesitate to pay \$1000 for not having it.

He went about it systematically. After all his letters he had the stenographer add a neat little postscriptum:

I feel so grateful that my wife was safely operated on by the eminent surgeon, Dr. George B. Jewett, that I feel it a solemn duty, in case you or any of your family should happen to be stricken with appendicitis, of either the acute or the recurrent type—and few people are free from the awful danger—to say that you must not dream of having anybody but the greatest surgeon in the world operate.

It will not cost more than an ordinary practitioner charges. If you speak to me I shall personally see to it that your surgeon's bills will not exceed \$1000. Don't wait until it is too late. Do it now!

People who had long regarded William Wise as a dried-up old skinflint felt ashamed. Some of them went so far as to apologize to him. All agreed it was perfectly wonderful what the love of a good woman will do in the way of humanizing a man. But nobody came forward to sacrifice his appendix.

William Wise went a day or two afterward to a meeting of the directors of the East Coast United Telegraph Company. He never missed a meeting; the fee was a shining ten-dollar gold piece. After the business of the meeting he overheard Montague Howell complain to Sam Carpenter of a rather sharp pain in his lung.

"What? Pain?" said Wise eagerly. "Where? Point it out to me!" He looked hopefully.

"Here!" and Howell tapped his third rib.

"Oh, no," said Wise decidedly. "You haven't got a pain there. It is —"

"I tell you I have!" insisted Howell indignantly. He proved it by coughing.

"Ouch!" he yelled.

"No!" said Wise positively. "It's a little lower than that. You think it's up there, but it's lower. It's like the toothache. It spreads. It will fool the layman."

The suggestion of pain worked—as usual. Howell felt the pain lower.

"You're right!" he admitted.

"Appendicitis!" declared William Wise.

"Wh-what?" said Howell, and turned pale.

"Oh, pshaw!" sneered Samuel Carpenter. "I was operated for it last year. The appendix is here!" And he proudly showed them.

William Wise, who felt he was losing a customer, said to the stricken man: "Sit down, old fellow! You mustn't stand. It's bad for the—er—adhesion!"

Howell sat down and grimaced as he felt a sharper twinge than usual. Wise saw the corroboration, but betrayed no personal triumph. Instead he said very impressively, driving in his words by hammering the atmosphere with a rigid finger in front of Howell's face:

"The only man who can do it right is George B. Jewett."

"Best there is," admitted Carpenter. "He operated on me. Charges like the deuce."

Wise felt very grateful to Carpenter. But when he spoke it was with hot indignation:

"When it comes to life it pays to get the best. You can't take chances. Now here is McBurney's point. Does this hurt?" and he jabbed his forefinger nearly nine inches into his fellow director's side—exactly four inches from McBurney's point.

"You bet!" gasped Howell.

The skeptical Carpenter said: "That's too high."

"No," said Wise, who had read up, "some appendices are abnormally long. They are the worst. That's Jewett's strong point. He isn't dear at all. I'll guarantee he won't charge you over \$2000; perhaps \$1500 —"

"I paid only —" began Carpenter, who was a meddler.

"Maybe I can get it for you for \$1000. Nobody can beat that," and he glared at Carpenter, the infernal bear!

"If you decide today I can let you have it—I can see Jewett and fix it up so he won't soak you. A man has a right to get the best, but that is no reason he shouldn't try to get it done reasonable. I tell you what I'll do: If he charges you more than a thousand, I'll make up the difference out of my own pocket. You give me a thousand flat and I'll settle with Jewett!" and he glared at Carpenter.

(Continued on Page 26)

# Business Housecleaning by Associations

By Forrest Crissey

ILLUSTRATED BY F. VAUX WILSON

## How Coöperating Competitors Prevent Waste and Correct Trade Abuses

TRADE abuses have brought on the birth-throes by which more than one modern business association has been forced into being. Probably it is not wide of the mark to say that crucial suffering caused by bad trade practices, rather than calm and constructive foresight, has furnished the immediate compulsion for organized teamwork in almost every industry now under progressive association organization; but the means adopted to relieve the pain of the galling trade abuse has—at least in most cases where it has been consistently applied—developed into a permanent measure for renovating and upbuilding the whole system of the ailing industry.

The start of the National Association of Paint Manufacturers is a clear case in point. Before an association was thought of in this industry a shifty and resourceful salesman tried to sell an obdurate dealer a stock of paints.

"I should like to buy your goods, all right," said the dealer, "but you can see for yourself that my shelves are loaded with goods from your competitor's house. I do not think they are as good as yours, but I cannot take on a single gallon more until I get rid of this lot of the other fellow's stuff."

"Oh," was the quick comeback of the salesman, who was the mainstay of his house and took responsibilities that few traveling men would shoulder today, "I will fix that all right. You just ship those goods to us and we will take them off your hands at just what you paid for them. We will stand the freight besides. We know that when you have once handled a line of our goods you will stick with us year after year. We shall lose a little money on the original transaction—but we will make a permanent customer out of you. It is just an investment to back our faith in our own goods."

This ready turn of the salesman took the dealer off his feet and the transaction was put through as proposed. The salesman smiled over the clever trick he had played—and smiled again when he figured out the plan by which he



"I Have Turned That Expense Into an Income of About Six Thousand Dollars"

would dispose of the stock of competitive goods he had acquired. A little later an advertisement was put out by the house for which he traveled advertising these goods for sale at a bargain price and explaining—by implication—that they had been acquired from a dealer who had supplanted them with a stock of Neverfade paints. Here was a way of handing the competitive house a knock that would become the talk of the whole paint trade!

It did. Incidentally it started a practice that gained momentum with each retaliation and spread through practically the whole industry. The shrewd dealer was quick to see in it a means of replacing his shopworn stock, his dusty cans and his soiled labels with freshly dressed goods. The manufacturer's weapon was turned against himself as well as against his competitor, and trading back became as popular with the dealers as with the manufacturers—more popular, in fact, because the manufacturers finally woke

to see that the whole industry was being demoralized by this shifty practice.

"No manufacturer," declares a veteran of those bushwhacking days, "felt any certainty as to who were his customers. Because he had today sold a dealer a stock of his paints was no guaranty that they would remain in his hands until disposed of to consumers. Tomorrow or next week they might be advertised for sale at greatly reduced prices. Of course each house had a few customers who would stand without hitching and who were too longheaded to lend themselves to so piratical a practice as this; but those who would stand out against the competitive pressure of such a system of buccaneering were scarce."

"Of course there was only one way by which manufacturers could meet the strain imposed by so demoralizing a warfare—and that was by debasing their product. I will not say that all of them did this—for some did not—but I do insist that it became a fairly fashionable method of checkmating the backtrading mania. This was an easier thing to get away with in paints than it

would have been in most other lines—easier then, by far, than it would be now, when paints are subjected to closer scientific scrutiny than was applied in those days. Just as the trading-back practice was peculiar to the paint trade, so this product was especially susceptible to debasement without immediate detection."

This practice might have persisted for many years longer perhaps had not the eyes of the trade been jarred open by the failure of two large concerns in the Middle West. These failures aggregated more than half a million dollars and gave the industry a wholesome shock. Certain leaders in it rubbed their eyes and exclaimed:

"This is what the rest of us will come to shortly unless we get together and strangle the backtrading abuse and agree on civilized rules of warfare."

An association was formed to meet this special emergency—and did meet it most effectively; but the correction





"You Just Ship Those Goods to Us and We Will Take Them Off Your Hands at Just What You Paid for Them"

of this abuse was merely the beginning of a trade association that has distinguished itself for a permanent campaign of broad constructive and educational work that will be described later.

Not many years ago the woolen trade of this country was the prey of an abuse that flourished to an alarming extent, and that abuse is still common in industries which have not recognized the protective value of association organization. Its story has special significance.

The city of New York is the center of the cutting-up trade for manufacturers of ready-to-wear garments for men. The woolen manufacturers were eager for trade, and the salesmen were crowding the credit men to be liberal and take a reasonable chance on the small buyer who had not fully established himself as a big cutter. Every season added hundreds—not to say thousands—of fresh recruits to the army of cutters who saw a chance to lay the foundation of a fortune in this phase of clothing manufacture that places first hands on the product of the mills.

Few of these recruits had more than a meager financial capital, but nearly all of them were rich in the important asset of native shrewdness. They had a surplus and a sinking fund of this kind of capital and made it turn over for them every day in the week. Despite all the precautions that the woolen houses and their factors could take as individuals, a practice began to spread through the trade that is illustrated by the following incident:

#### How the Woolen Men Got Together

A MEEK but tireless man, who might have been named Jacob Hands—but was not—entered the trade, bought conservatively and met his bills when due. He gave family references at the outset that were plausible enough to satisfy the credit departments of the mill houses and their factors. The salesman for each house was convinced that Jacob was in the game to stay and bound to grow, and that he would make a good customer.

He established relations with other mill houses, and by the time his third season arrived his foundation had been laid. He went to every salesman from whom he had previously bought and explained that he had secured business that would considerably enlarge his output. He would buy ten thousand dollars' worth of goods if credit could be arranged on acceptable terms.

As there was a fat profit in the fabrics he had bought, and as he had established a good credit record in a small way, his request was granted. This process was rapidly repeated with every house from whom he had bought goods before until he had some forty thousand dollars' worth of fabrics in his place.

He met his first payment on each purchase and this gave him time in which to manufacture some of the materials and to make a crafty disposal of much of the remaining stock. Finally the curtain went up on the bankruptcy scene that had been carefully set with a meager remnant of stock, but with an elaborate showing of payments made to hard-hearted friends and relatives who had lent him money. The assets recovered amounted to little, and the creditors were too busy getting trade from competitors to push a criminal prosecution.

This experience was repeated with variations in hundreds of cases until it seemed that no other line of trade was so honeycombed with this particular abuse. Stronger pressure was brought to bear on the credit departments of the individual manufacturers and their factors; but they were powerless to check the abuse. Leaders in the trade saw clearly that something must be done to stem the tide of waste. They conferred, and the result was the formation of the American Association of Woolen and Worsteds Manufacturers.

Today the cutter-up who is inclined to be shifty or unsafe is not matching his wits against the credit department of an individual house isolated from any knowledge of what its competitors are doing; the association has consolidated at one point complete information as to this customer's line of purchases in the entire trade.

When a Jacob Hands places an order now the permanent credit secretary of the association is called up by telephone and asked: "How much does Jacob Hands owe the trade?" and the answer is instantly given: "Thirty thousand and fifty dollars."

All sales are promptly reported to the credit secretary of the association and entered on the card of the customer. The amount of credit extended by any individual house is not divulged to any other house, and the filing of all information is by code, each member being designated by either a letter or a number. Only the secretary and his immediate assistants hold the key to this code. Naturally this has put a practical end to the kind of trade abuse that was rampant before the association was formed.

Of course unwise credits are still extended, but a house that oversteps the limit of safety does so with open eyes and a full knowledge of the total line of credit the customer is receiving from the entire trade, so far as the membership of the association is concerned.

Though the American Association of Woolen and Worsteds Manufacturers was formed for the express purpose of strangling this particular trade abuse, it did not stop with this achievement.

Still another style of trade abuse that has been successfully dealt with by this association is the special-discount nuisance. These manufacturers were subjected to a flood of arguments and demands for special discounts. Sharp buyers could always frame a specious plea to the factor as to why they, in particular, should be granted a special concession in the matter of discount. It was a convenient and effective club to hold over the head of a house before an order—especially a large one—was actually signed. After the buyer had beaten down prices to the lowest point there was a final concession, just as material as a lower price, for which he might still contend.

This weapon became so effective in the hands of shrewd buyers that finally this line of fabric manufacturers faced the fact that it was a leak for many thousands of dollars each year, and that its general tendency was to give certain buyers an unfair advantage over their competitors. It was a concession that was perhaps more frequently granted with poor judgment than with good.

Consequently the discount committee of the association made a thorough investigation of the discount practices of the trade, looked at the matter from the viewpoint of the buyer as well as of the seller, and worked out a discount schedule that was designed to be fair to both. This schedule was then submitted to the entire membership of the association, together with convincing arguments as to advantages to the manufacturers, their factors and the trade that would follow the adoption and consistent application of this uniform discount schedule.

It was adopted, and has been applied with practical uniformity.

Perhaps the greatest saving from the correction of this trade abuse has been along the line of time economy. When this abuse was rampant the mailsof these manufacturers were

flooded with correspondence either urging the granting of a special discount or insisting that the order in question had been placed with the understanding or promise of such a concession. To adjust these demands took the time not only of clerks and stenographers but also the time of well-paid office executives—for the more special the matter, the higher the authority that must be appealed to for its settlement.

Again, the bone of special discount was a fruitful and unending source of trade quarrels, setting valued customers of the same house by the ears and sometimes driving both parties to the quarrel into the hands of other manufacturers.

The National Machinery and Tool Builders Association found this abuse especially demoralizing in its industry, where discounts ranged from seven to twenty per cent. It was clearly evident that in this trade the granting of excessive discounts had put more than one manufacturer into bankruptcy.

Uniform discount rates were enforced within the association and this abuse has been driven from the trouble list. It is entirely probable that there are some associations in which these abuses or those allied to them have not been checked, but the association tendency is distinctly in the direction of driving them out.

#### Problems of Credit and Discount

THAT the necessity of exterminating this particular trade abuse has been the main cause of bringing competitors in more than one industry together in an association is not to be doubted. The National Association of Hardware Manufacturers may fairly serve as a case in point. There are probably fewer points of mutual contact between members of this association than between members of almost any other line, owing to the fact that it is largely an industry of specialties; but it illustrates the point that, no matter how diverse, specialized and non-competitive may be the individual activities of those engaged in an industry of this character, the problems of credit and of discount alone furnish an ample platform for association teamwork. The hardware manufacturers' association frankly confesses that the elimination of the discount abuse alone has amply justified all the expense of its cooperative housecleaning.

Almost every industry has its peculiar trade abuses that are wasteful and demoralizing. The experience of those lines that have tried trade housecleaning on the association plan indicates that this is not only the most effective but the only means by which these abuses can be corrected or killed.

The National Association of Credit Men, with nearly eighteen thousand members, offers a conspicuous example of competitive teamwork devoted exclusively to the purpose of business housecleaning. Besides its other activities this association issues each month a bulletin of credit news and discussion.

A feature of this bulletin is the publication in conspicuous type of requests for specific information relating to corporations, firms and individuals. These significant calls for information generally read: "Members of the association who have had experience with the Blank Company, with John Doe"—and so on—"are requested to report the same to the national office." Here is housecleaning of a very specific and far-reaching sort!

Manufacturers of hosiery and underwear were subjected to a trade abuse that finds its parallel in many other industries—a loose and unstandardized measurement of raw materials, winked at because no one manufacturer was in a



"I Can Bring You About Ten Thousand Tons of This Waste Material Right Now"



position, single-handed, to enforce its correction. Cones of yarn were bought by the knitter on the basis of a two per cent tare.

When the manufacturers formed an association and were frequently brought together in a friendly discussion of the problems affecting the whole industry, they began to compare experiences on the matter of the tare variations of their yarns. This led to a systematic investigation of the subject, with the result that in some cases the tare was found to have stretched itself to eleven per cent. The manufacturers in this association then decided that this trade abuse had been too long tolerated and that it was time for them to get what they paid for—not five per cent to eleven per cent less than they were entitled to receive.

As a consequence the association, acting as a body, established their yarn-buying on a net basis—and brought the yarn manufacturers to see and recognize the reasonableness of this demand. No individual manufacturer had been able, it is said, to force this recognition, and certainly the smaller manufacturer was unable to secure the correction of this long-standing abuse. It took a pull all together to force this reform.

Thanks to association teamwork the hosiery and underwear manufacturers in the association now get exactly what they pay for—at least so far as their yarns are concerned. And in forcing this reform the knitters had the cooperation of the best spinners. Conference committees of the two associations worked together to uproot the abuse.

Recently this question of the correction of trade abuses was under discussion with a certain manufacturer who makes a special machine used by garment makers.

"That is rather a sore point with me," he laughed—"especially this morning. I have good reason to know that the trade association does correct one abuse at least—that of varying prices for the same article. There are very plausible reasons why we seem obliged sometimes to sell a machine to one man for a lower price than we generally get from others. What those reasons are I need not explain here; but the fact is that we do it—when we feel that we have to. The machine is patented and the standard price is five hundred dollars.

"Not very long ago the class of men we sell to formed an association. For a time this did not seem to matter, so far as our varying price was concerned. The men we sold to still held to the old competitive idea of keeping their affairs to themselves; but at last they began to thaw out, lose their suspicion of each other and talk over intimate matters. That started trouble—and not an hour ago I learned that in an association gathering Smith, an old customer who had paid five hundred dollars for his machine, had learned from Jones that I had sold him a machine for three hundred and fifty dollars. The fact that Jones could not have paid five hundred dollars for a machine does not cut any figure in the muss that this association has brought about my ears. I am in the position of having done Smith and all the others that have paid our standard price a rank injustice.

"Of course I have got to stand pat, so far as the past is concerned; but it is plain that there can be no more varying prices, so long as the men we sell to are in the same association and compare prices. You cannot put over a sliding scale of prices for the same identical article on a bunch of men who are rubbing elbows in a good live trade association. They will leak to each other in spite of all their promises. It is in the air; in fact that is what an association is for—and you can't beat it either! I have to admit that, even if it is making me as much trouble right now as I am able to handle."

#### Side Lines That Become Parasites

A FEW years ago a traveling salesman for a large wholesale grocery house entertained a friend of his boyhood. Naturally he wanted his chum to understand how well he was getting on, and when the friend remarked on how generously the house was furnished the salesman exclaimed:

"And the best part of it is that there is hardly a good piece of furniture in our home that has cost me a dollar."

"That is odd!" remarked the guest. "You must have some one in the background who is mighty fond of you. Perhaps your house has given you this furniture shower to show its appreciation of services rendered?"

"Well, no," answered the salesman, "at least not exactly. All those pieces have come from manufacturers of specialties whose goods are handled by the house for which I travel—and by practically all houses in our line. Oh, there's nothing sneaking or underhanded about it—it's all perfectly open and aboveboard! They offer premiums to the salesman making records in the amount of their goods sold within a given time. There's a big rivalry between the boys on the road and we go after these premiums hard."

"But," suggested the guest, "where does the line in which these premiums are not offered get off? Do you not sometimes forget to push articles of that kind?"

"Well," laughed the salesman, "we never forget to push the things that bring us good premiums on the



"Stop It! Cork It! That Vat Is Leaking Dollars!"

side—that is sure. And it is a fact that our house handles hundreds of articles which carry no premiums with them."

Some two or three years later the same guest paid another visit to his salesman friend and asked:

"How goes the premium game?"

"Nothing doing!" was the quick response. "You see, there is a national association of wholesale grocers, and it waked up to the fact that the big manufacturers of grocery specialties were really getting away with the best efforts of the wholesale grocery salesmen by premiums and other considerations. The chance to make something on the side is a powerful stimulus to sales effort."

"The specialty manufacturers saw how this thing took hold and they kept pushing the consideration up and up until the chance on the side grew to be mighty alluring and rather overshadowed the main chance. The specialty prizes and subsidies rather blinded us to the fact that the best profits to the houses for which we traveled were often on goods that were not specialties and that carried no bonus or prize from a manufacturer."

"When the members of the National Association of Wholesale Grocers take hold of a thing they pull together hard and something has to give way. They have shown us salesmen that the bonus practice is a trade abuse; that it is not fair to the specialty manufacturers as a whole, to the wholesalers who hire us, or to the retailers who get loaded up with certain specialties simply because we are overeager to get the manufacturer's bonus. And the association has the specialty bonus on the run now."

"There are some manufacturers and some salesmen who are not broad enough to see that it is a bad and unfair practice. These manufacturers still slide something over on the quiet to the salesmen who will take it; but the best manufacturers and the best salesmen are against it, and it will not be long before that trade abuse will be practically wiped off the map. And I am glad of it."

"At the start it looked good to me to see one piece of furniture after another handed out to me without spending a dollar for it. My income in furniture and bonuses of every sort is less today than it was in the premium days; but my income in cash money from my own house is bigger and my standing with that house is a heap better. I have shifted my attack from the chance on the side to the main chance. That is the way with all the best men on the road in our line. They are strong for the new order of things. Now we are getting our income in plain open-faced pay for selling goods—pay from the house that hires us, not bribes for playing favorites among the manufacturers. And it stands to reason that the specialty that can pay the highest tips or bribes is the one in which there is the largest profit. The better the goods, the smaller the margin generally."

"The best goods do not need subsidized salesmen to move them—not when competition among specialty manufacturers has been reduced to merit instead of tips. Once I did not see that, but I do now. And the clean-up of this practice could never have been done by one wholesaler alone. The association, with all of the members pulling together, was the only power that could have put this thing over."

This vigorous national association of wholesale grocers is hot on the trail of other trade abuses and of practices it regards as abuses, whether or not they would be so conceded by the specialty manufacturers with whom differences exist. There can be no quibble, however, on the point that the selling of impure or of improperly branded goods is a trade abuse. The National Association of Wholesale Grocers has declared itself consistently against this abuse.

President Oscar B. McGlasson declares that before the association was an hour old it sent to Theodore Roosevelt, then president of the United States, a telegram urging the passage of the Pure Food Law, then before Congress. And it followed this up by placing before the committees the information regarding these trade abuses and the standardization of goods that could hardly have come from any other source. It declared that there was decided need of a sweeping campaign of housecleaning in the food line and that this could be most effectively done by Federal authority.

"Give us a Federal law better than any state law now existing," was the plea of the association; "and when it is passed it will become a model for all the states to follow." It has so served, and forty states have formed their pure-food regulations on it.

This association also did vigorous and determined work in pushing the National Compulsory Weights or Measures Bill to final passage in March, 1913. That this measure was a long advance step in industrial housecleaning is as certain as that association teamwork is mainly to be thanked for its passage. Within a few months after this Federal measure became a law seven states had passed state laws closely modeled on the Federal pattern.

The results accomplished for the consumer by this legal correction of trade abuses are undeniably of immense proportions. If the public gain from this one phase of business housecleaning could be stated in dollars and cents the figures would be little short of astounding. And there is no trade abuse of greater concern to the consumer than that which operates to place in his hands foods that are of debased quality, that are misbranded or that are short in weight or measure.

Examples of the correction of trade abuses by concerted association action might be multiplied almost indefinitely, but those cited will be sufficient to suggest the fact that the small abuse as well as the large is getting its just share of attention, and that the cooperative vacuum cleaner, in the form of the modern trade association, is practically the only means thus far devised that has been able to rid an entire industry of deep-seated and demoralizing trade abuse.

#### Consumers Benefited by Wastesaving

ALSO, it is well to remember that the killing of a trade abuse always registers an ethical gain for the industry concerned, and that the consumer is generally if not invariably the one who stands the cost of trade abuses and benefits by their extermination.

Next to measures that make for higher moral standards in business practice, those that save waste must take first rank in final value to the whole public. The consumer may not immediately get the full benefit of the actual saving—in some cases he undoubtedly does not—but there is good reason to believe that, as a rule and in the long run, he is benefited by nearly every example of genuine saving.

That the typical modern association is as efficient in the field of wastesaving as in the correction of trade abuses will hardly be questioned by any person who has come into close contact with an association in which the variations in materials and processes are comparatively small.

The possibilities in this line of effort are not generally those that first appeal to the members of an industry; usually they are a later development of the mutual confidence and the broader cooperative spirit that come to competitors after they have tasted other benefits of teamwork and have outgrown their original competitive distrust. This is especially true of economies of material and economies of labor. To put either of these economies on a thorough, systematic and permanent basis throughout an industry, or a considerable part of an industry, means a searching investigation into individual manufacturing methods, a possible interchange of inside shop information and of trade secrets jealously guarded under the old attitude of competitive distrust.

Though various associations have clearly demonstrated that systematic wastesaving and efficiency methods can be maintained throughout their membership without the betrayal of secret processes or other exclusive trade advantages, this close form of teamwork is not so common as might be wished; and it is generally informal.

Probably few associations in America are prosecuting so well-organized and systematic a campaign of wastesaving today as the National Canners' Association. One day the secretary of this association called on a large canner in the West whose methods were known to be efficient and progressive. This man operated on a large scale and maintained a laboratory for the study of wastesaving and by-product utilization problems.

"I should like to visit your plant," telephoned the secretary of the association, "but I want to warn you I find that the association always comes first with me and that I am liable to use anything I see for the benefit of your competitors; so do not show me anything you wish to keep to yourself."

"Just wait there," came the quick response, "and I will send my car for you. You can use anything in my place for the benefit of any man in the association. What the canning industry needs is to lift the methods of its poorest and most backward member up to the level of the best—and a little way beyond! That is what our association is for and we shall all be better off when that is accomplished. You know one poor canner, with bad methods, can hurt the whole trade—and hurt it hard. As I see it, I shall get more advantage by helping to educate a poor canner into good methods than by keeping to myself all the good things I have been able to dig out in my laboratory—and that has cost me considerable too."

The caller was taken at once to the laboratory and was shown how various forms of waste were being converted into valuable by-products.

"Before I began experimenting," said the owner of the factory, "I was paying about fourteen hundred dollars a year to have pea vines hauled away. Now that I have demonstrated the value of the vines for ensilage, I have turned that expense into an income of about six thousand dollars. As ensilage material for both beef and dairy cattle those vines are worth from three and a half to four dollars a ton."

"There are about a dozen large factories in the association," responded the secretary, "to which that information will be worth five thousand dollars or more a year, and scores of them to which the saving will amount to more than a thousand dollars a year each."

"Pass it along!" interrupted the factory owner. "If it were a matter of giving a single competitor the benefit of what I have discovered in this manner I should probably keep it to myself; but with a good live association there is a chance to serve everybody equally. Besides, an economic waste throughout an entire industry is something that goes

against the grain of a man who is built right. Anyhow, I do not want it on my conscience; and so the association can have anything I have dug out along these lines."

The information gained in this visit to this progressive factory was speedily placed before the membership and has resulted in the direct saving of many thousands of dollars.

Dr. W. D. Bigelow, chief chemist of the National Canners' Association, declares that wastesaving becomes an every-day incident in well-organized and progressive association work, and illustrates his statement by the following experience:

In visiting a canning establishment typical of many small plants he noticed a quantity of small tomatoes and peelings in a large colander, from which they were shortly to be taken and subjected to the rubbing process by which the flesh is separated from the skins.

"We let them drain off here," proudly explained the owner, "and then drain them again when they have been rubbed. That gives us a nice solid pulp for soup and catsup."

"Yes," returned Doctor Bigelow; "and you are robbing yourself and the consumer of the richest part of the product. Do you not know that the highest flavor and food value are in the juice—not in the meat? Now let us weigh the materials with which you begin—the real waste of skins and seeds, and the juice that you extract by draining. That will tell us how much in volume you are uselessly throwing away. Then I will take samples of the wasted juice back to the laboratory and tell you just how much of the real value of your product you are throwing out on the ground. Perhaps you can afford this sacrifice of food value—but the consumers of your product certainly cannot. You know I have just begun my work of visiting the canning factories of the country and I am interested to know whether this method of draining off is a common practice."

"I guess you will find it in every factory—at least in all the small ones. It is used wherever I have worked," was the answer.

The experiments resulting from this discovery demonstrated that this canner was wasting fully twenty per cent of the food value of his product. The association lost no

time in notifying the industry to correct this waste. It was found, too, that this form of waste was so common as to be almost universal in factories of the smaller and more numerous class.

It was estimated that this waste, in the factory in which it was discovered, amounted to about seventy dollars a day for the running season. As hundreds of factories were undoubtedly following this wasteful practice, the total saving throughout the industry amounted to a most respectable sum—and the consumer was given a richer product without additional cost.

In a Michigan cherry cannery an association representative saw a stream of rich cherry juice running from a vat of cherries in preparation for canning.

"Stop it! Cork it!" he exclaimed. "That vat is leaking dollars!"

And when the owner of that factory had saved the juice formerly wasted and sold it in the forms of sirup for soda fountain use and of jelly, he realized that the association missionary was no myth as a wastesaver.

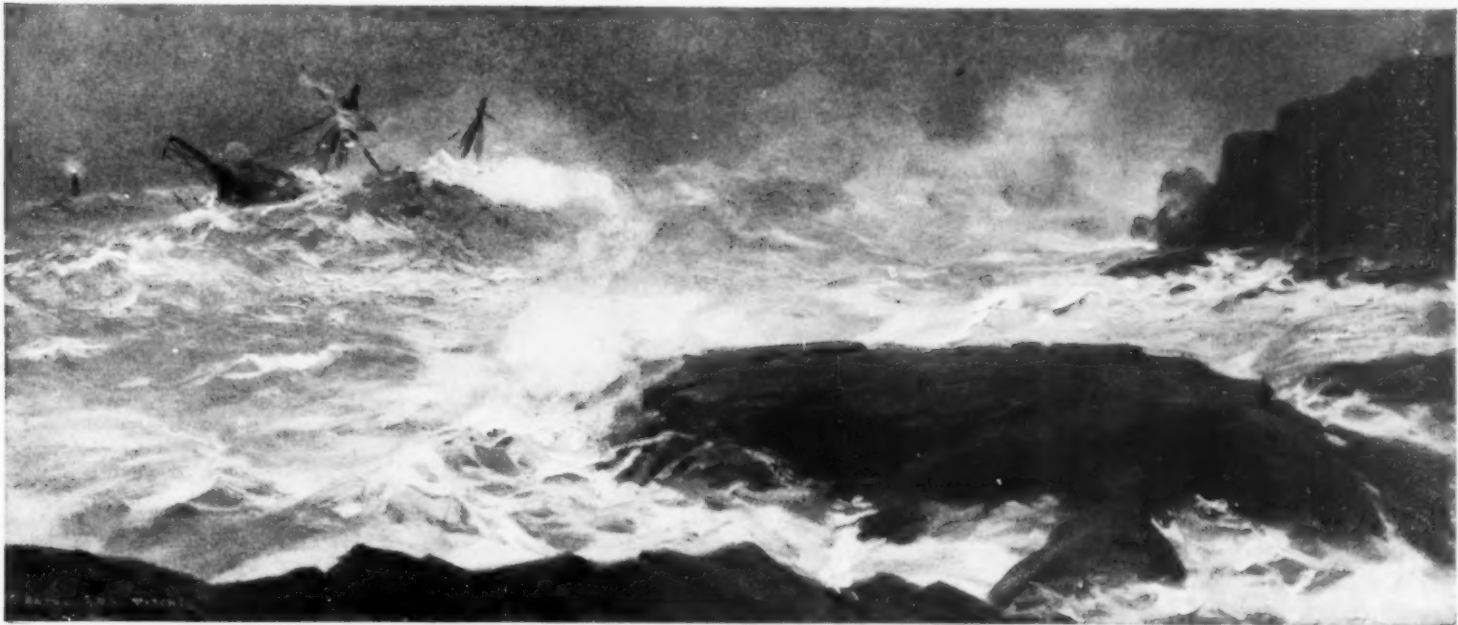
Before the association began its work of housecleaning in the canning industry the floor washings were treated as outright waste—and the volume of floor waste in canning factories of any considerable size is surprising. Today this waste is carefully converted into stock food, and the revenue from this source is by no means insignificant.

Business housecleaning becomes a literal term in connection with the work of the canners' association in standardizing factory construction and enforcing better sanitation in plants. In one state, at least, no cannery is constructed unless an association specialist is consulted. Engineers, contractors and builders everywhere having any connections with the erection of canning plants are supplied free with the latest information regarding the sanitary and engineering requirements of this line of construction.

In Delaware, however, which is a leading state in the canning industry, no addition to the actual operating space of a canning factory may be made without the approval of the state inspector, who requires that the sanitary

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## THE STORY OF GUNDERSON



"That December Gale Thrust a Hundred Good Ships on the Bitter Rocks"

By John Fleming Wilson

ILLUSTRATED BY ANTON OTTO FISCHER

OUR ancestors will never be the men our forefathers were!" said Chief Engineer Mickey O'Rourke, of Light Vessel Number 188. "The reason is that the children of today are degenerate; where their forefathers spoke with their fists the present tribe talk with their tongues. 'Tis true of all races—even of the English. 'Twas true of Gunderson, a Scandinavian."

"Gunderson, of Tillamook?" asked Captain Rasmussen. "They say he kept the light all alone for two weeks."

"And there are three keepers on the rock all the time now," said Mickey simply. "'Twas the time when that December gale off the Oregon coast thrust a hundred good ships up on the sands and a hundred more on the bitter rocks. I was on Tillamook at the time, and with me

was a girl. She was a society girl, with her hands in a muff whenever the wind blew sharp."

"A-a-ah!" breathed the mate, clinging to the table's edge as Number 188 lurched to leeward, and the cabin boy toppled in the pantry doorway. "I heard something about it; but I got nothing out of Gunderson—he was always close-mouthed."

"And close-fisted," added the chief, his gray mustaches bristling.

"D'ye know the yarn?" demanded the skipper.

"I do," answered Mickey. "They don't make men like Gunderson any more. That fellow who tried to make trouble this afternoon reminded me of the story; but he hadn't the power that Gunderson had, for Gunderson won out against the sea. Listen! I will tell you the whole story from the beginning."

In the first place you know Tillamook Rock? 'Tis the loneliest lighthouse in the world—bar none. 'Tis a prison standing in the depths of the sea. As a light it is first order, and we all look for the flash of it at night or listen for the bellow of its siren in the fog. But as a place to live it is a jail. You know that the Government—God bless it for its checks to us—kapes four keepers on it now—three



on duty and one ashore spinning his pay on a farm bought on the installment plan. In them days there were three only. I was assistant on the old Columbine, wid Harry Lor-rd for chief. And one fine day there came word from the State of California that they needed help on Tillamook.

"I couldn't make out all their signals," says Captain Doran to our skipper; "but signals fly and there's trouble there."

"Mickey," says our skipper, "where's the chief?"

"Chief?" repeats me bould Mickey. "He's ashore. I'm chief now."

"Thin open your dampers and we'll go," says he.

I looked up at the hills of Astoria and saw the mist gathering above the town and creeping up the cañons. 'Twould be bad weather soon I knew by the look of things; but the skipper, though a wise man and a bould one, paid no attention to the signs of the breaking slant of fine days and wint ashore to telephone his wife to come wid us.

"'Twill be an interestin' trip for her," he tould me. "She has niver been out to the Rock and she is entertaining a gir-rl friend. It is only three hours' run out, an hour to see what ails the boys, and three hours' run back."

What business was it of mine? I opened me dampers and war-rned up the machines.

In half an hour comes down the old man's wife, wid her lady friend; and they get aboard and we cast off our lines and the Columbine steams away down the Columbia and presently we cross the bar; and at two o'clock in the afternoon the gong rings and I stops me engines and tur-rn them over to me assistant wid a blessing.

"I will go topside and have another look at the old Rock," says I. "I also wish to see whether the mist covers Saddle Mountain. From the shaking of the plates whin we crossed the bar I suspect that bad weather is coming."

"The bosun says the lighthouse is flying strangesignals," says me assistant, rubbing his young hands on a bit of waste.

"Thin there will be things to see," says I.

Whin I arrived on deck the mate was putting off in a boat. The old Columbine lay just in the cuddle of the swells to the nor'ard of the lone Rock, rolling and dipping to the thrust of the sea. 'Twas a gray sight. The lighthouse stood on its lone pinnacle, wid the surf pouring up through the gully that divides its base in two. Far up above the lantern some flags whipped in the breeze. The Cape, three miles inside, was almost invisible for the mist that hung about it.

"I wonder what it is all about?" says the skipper, watching the boat swing in toward the black precipice.

"Troubles niver come alone," says me bould Mickey.

"Do yez think that something terrible has happened?" puts in a young woman standing by the captain's wife. "'Tis an awful place for trouble to come—no help and nobody to tell!"

"'Tis not a terrible place," retur-rns the old man. "If yez like yez may go aboard-rd the Rock whin the mate comes back. 'Twill be an experience for yez."

So we watched the small boat creep up under the lee of the light, and we see the great derrick boom swing out and the little cage drop like a spider on its thread. There is a man in it; and while he swings over the boat he talks wid his hands, as we could see through the glasses. Thin the boat comes back and the mate tells us a tube has blown out in the donkey boiler on the Rock and wid somebody come and fix it, or else the fog signal can niver blow.

"Take a man and go, Mickey," says the skipper. "Fix it up. I'll find this young lady off wid yez too. 'Twill be a pleasure to her to see the light, for no woman has iver yet set foot on it. Wud yez like to go, my dear?"

Thin the gir-rl looks at me and smiles.

"Sure and I wud," says she as quick as rain. "I have niver seen a lighthouse from the inside."

She was a long, slender gir-rl, wid gray eyes and hair that rippled on her head as if some tinder wind was blowing it.

"'Tis no place for a lady," says I.

"It will be an experience," says the old man. "There is no danger." So we put away in the boat wid the mate at the steering oar, and rode over the long swells toward the black Rock, that stood there in the breaking sea.

"Don't be too long, Mickey, fixing that boiler," says the mate—'twas Byrnes, that now has the Heather.

I cocked me bould eye at the mountain and saw that it was capped wid cloud.

"I will not be long," I retur-rns.



"Yez Must Climb Into It," Says I. "I Will Go Wid Yez"

"And I will land yez and go back to the ship," says he. "'Tis ill wor-rk riding those swells under the Rock."

So we drove up under the dripping face of the cliff and the cage from far above dropped down like a spider on its thread. Whin it swung above us the gir-rl looked at me, while the boat soared and sank, and the spray of the breaking swells blew over us like rain, and the chuckle of the sucking surf was bad to hear.

"Yez must climb into it," says I as the men thrust up their hands and caught it, and pulled it down into the boat. "I will go wid yez."

So she climbed in and I afther her, and the mate waved his hand; and there was a sthrong pull on the cable and up we wint, swaying back and forth over the surf. And thin we were swung over the cruel rocks and thin dropped gently at the foot of the steps that go up the face of it to the tower. Up we scampered, she ahead and laughing back at me.

"'Tis no fun whin the seas pour over this stone ladder," says I.

"But we are safe," she retur-rns.

'Twas Gunderson met us at the little door by the oil house.

"Bad business, Mickey," says he. "Yez will need help. The boiler is a wreck."

"Me man comes wid the tools next trip," says I. "This is Miss Clementina Bates, a friend of the old man."

They faced each other—the big felley that he was and the slender hoyden that she was. She held out her hand. Gunderson stuck out his paw and looked her in the eyes. Then he looked across the breaking sea inshore to the great cape.

"Yez should not have come," says he. "'Twill stor-rm this night, and the Rock is no place for a lady."

She laughed and took her hand away wid a pretty gesture.

"I'm not afraid wid you," says she.

He motioned her to go inside and then tur-rned to me.

"I am neither shaved nor shor-rn," says he with a growl. "Yez should have war-rned me."

"Where is that boiler that has made so much trouble?" I demands, and a momint later I am covered wid soot and ashes.

'Twas a har-rd job; and whin my helper came we hammered and chiseled and wor-rked like dogs till Gunderson came in and says:

"Come out and look, chief."

I looked out of the low doorway of the boiler house and I saw that the land had vanished in the mist. Thin I looked outward and I saw the Columbine a mile off and steaming back to the bar. The seas were running higher and wid blowing crests on them.

"A sou'easter!" says I. "It'll be a week before they can come back for us."

"The gir-rl is still here," says Gunderson. "For why did annybody send her off to the Rock in such weather? 'Tis no place for a man—let alone a delicate lady."

So we considered the matter, while the wind rose and the seas at the foot of the Rock raised their voices and tould us that trouble was abroad.

"Well," says I at last, "the thing I came for is to fix this boiler. 'Twill be needed this night. Let me be!" So I retur-rned to me wor-rk.

Whin we were through I blew out me candle and tould the helper to start the fires and get up steam. Thin I washed meself and wint into the tower. In the galley I find me bould gir-rl, wid her sleeves rolled up, and old Amundsen—keeper for eighteen years, ye mind—looking at her wid terror in his eyes.

"Who is this gir-rl?" he demands, drawing me aside.

"Her name is Clementina," I retur-rns, "and she is like to live here for a week yet."

"She insists on cooking the supper," says he. "'Tis my turn."

"Let be," says I. "She will have her pretty way. Watch the light on her hair."

And the old felley did and his lips wor-rked and his eyes grew wet.

"Like me own gir-rl that is dead!" he whispers. "She uses the rolling pin the same way, wid her hands dimpling —" He cud say no more and depar-rted.

The darkness came like a gust of wind, and the sea vanished and only the roar of the breakers tould us that we were on the Rock.

"'Twill be a terrible night," says Gunderson. "She is making biscuits."

"Yez are an ungrateful felley," retur-rns me bould Mickey, and scowls at him.

"I mean that the gale will blow," says he, pawing at his beard, "and that the little gir-rl is making me wish I had a home."

Niver let a sailor or keeper get to talking about home whin the gale star-rted! Good ships have gone down because brave hearts and shar-rp eyes were made feeble by such thoughts. So I laughed at him and wint up to the lantern to have a yarn with Hawthorne, the other keeper.

Ye must know that I knew Hawthorne years before, whin we were together in the old Baltic. So we shook hands and I sat me down; and we stared at the great lenses, and the shutter tur-rning round, and the steady glow of the light.

Outside the wind thrummed wid a note I niver ray-mimber to have hear-rd before. Hawthorne and I looked at one another.

"'Tis blowing," says I. "I hope the tinder got safely in over the bar."

"She will," says he; "but it's a mortal storm."

"There are biscuits for supper," I responded.

"Who is the gir-rl?" he demands.

I tould him and he shook his head.

"She has no business on this light," he groans. "Some day —"

"All men from Wexford have dreams," I retur-rned quickly, for I saw the glint in his eyes.

"'Tis a man's wor-rk," says he. "She shouldn't be here."

Then Amundsen came up and said the same thing.

"Do I get nothing but wor-rds of sorra and nothing to eat?" I demands. "'Tis a tight tower and we are war-rm."

Then Gunderson yelled up for us and we wint down the stone stairs and stopped, the three of us, looking into the clean dining room. The gir-rl stood there by the table.

"Biscuits and fresh meat, and potatoes and gravy, and cabbage and onions," says she. "The captain sent off some fresh supplies before he left."

'Tis a way some women have. Whin she looked round at us wid her bright glance we came in and sat down. What tould her that old Amundsen was thinking about his lost gir-rl? She nodded to him and bowed her head. And the poor old boy leaned over the table and said grace in a loud voice, while the wind blew outside and the thunder of the seas shook the glasses. Who wud have thought that the bould felley iver knew—but what's talk? None of us knows anny other person but ourselves, and once in a while I am surprised at meself.



So we ate our meal and drank our coffee, and thin the gir-rl says:

"Leave me alone in the kitchen, for I will clean up by meself."

"Tis my watch below," says Gunderson. "I will help yez."

"That's nice of you," she retur-rns. "But you men will be busy and I can do it alone."

"You will not do it alone," says he, and looked at her. Thin spoke up ould Amundsen:

"Tis hers to say what she will do. She is alone on this rock wid four men. I had a gir-rl of me own once. I—she reminds me strongly of her."

The gir-rl, of course, did not know the meaning of the ould man; but we men did. 'Twas a war-rning. Gunderson stared at each of us and thin went abruptly away and to the lantern. There I found him.

"I understand what was said," says he. "Who would har-rn that gir-rl? Not me."

"She trusts us all," I retur-rned.

Thin he rose to his full height and stretched out his ar-rms.

"She shall lear-rn to trust me to the end of her days," says he bouldly. "There is neither ring on her finger nor the look of a lover in her eyes. I will tell Amundsen."

So we agreed in simple wor-rds that evening between us that the gir-rl should not know annything about anny of us. And thin we wint down and she smiled at us all.

"This," says she, "is an experience."

"Yez will sleep in my room," says Amundsen.

"But yez are all going to stay up tonight, aren't yez?" she retur-rns. "Thin I will stay up wid yez."

And we listened to the gale and felt the shiver of the stones of the tower; and we looked at each other and nodded.

Yez all know that gale—the famous gale of '94. We have all lived through many of them; but till I die I'll always think of that one most, though I have been wrecked eight times and clung to a spar in the bitter waters of the North Atlantic in winter.

The fir-rst I thought about the matter was whin ould Amundsen came down to where I was sitting reading and tould me that Hawthorne, Gunderson and the gir-rl were all up in the light.

"Tis a terrible gale!" says he. "The seas are going clean over the Rock already. I think it will haul into the sou'west. God help the ships off this coast."

"If it hauls into the sou'west," I replied, "twill soon be over."

"Tis a terrible gale," he repeats. "I've been on the Rock many years and niver have I seen such weather." Thin he leaned over and whispered: "A ship just wint by towar-rd the Cape. She is broken to pieces by now and all hands lost. Her yardar-rms brushed the Rock as she wint by. Say nothing to the gir-rl!"

Yez know well that cruel three miles of water and reefs and pinnacle rocks that lie between the light and the bould face of the headland. Ye raymber the name of that ship too. But we said nothing to the gir-rl.

Yet I suppose having seen that ship go by to death wor-rked on our minds, for by ten o'clock we were up in the light, the gir-rl sitting on a blanket on the stone floor and smiling at us all.

'Twas a queer place that night. The wind knocked at the heavy lenses wid terrible knuckles; and above us, somewhere in the sky, was a sound like of a woman crying out of a windey, screaming for help. The revolving shutters ground in their channels like rats gnawing and the flame of the lamp whimpered to the up-suck of the draft. And all about us and under us was the boom and roar of the seas that raced in and struck the Rock and swept over it, and lunged against the foot of the tower.

And there was still another sound. Even the gir-rl would look up when it came, and Amundsen would pur-rse his lips; and Hawthorne would lower his head and stare at the floor.

'Twas a terrible sound! It was the sound of the fingers of the sea picking away at the Rock. Each time it came the tower shook and the flame of the

lamp sang like a gasjet tur-rned on too high, and the thick glass of the lenses sparkled like the opening of hundreds of scared eyes. All this time I could see that Amundsen was thinking har-rd. 'Twas midnight whin he spoke:

"I have folleyed the sea all my life," says the ould boy; "and whin the sea stops talking and wor-rks 'tis time for men to pray. I am headkeeper of this light. Mither Gunderson, yez will take the gir-rl into the dining room. Mither O'Rourke, yez will cross to the Jil house and see that your helper is all right and that there is steam in the boiler. Mither Hawthorne, 'tis you and I will keep watch up here."

At the moment he spoke we hear-rd again the nails of the fingers of the sea scratching. The whole light trembled. Ould Amundsen got to his feet.

"Do as I tell yez!" says he in a voice of aut'ority.

Thin he and Hawthorne looked at one another, and thin they both looked at Gunderson.

"I will stay too," speaks up me bould Gunderson. "The lady will stop below in the thickest par-rt of the tower."

"I am headkeeper," repeats the ould man. "I will be obeyed!"

So me bould Mickey wint down the winding steps, listening to the choke and struggle of the sea outside, and opened the lower door and ran for the oil house, which was but five feet off. I was washed in by the sweep of a heavy sea. Me helper was squatted in front of the furnace wid his head in his hands. I kicked him to his feet.

"Yez will keep eighty pounds of steam on," I commands him. "And yez will keep your nose inside this house. It has a three-foot stone roof. Stay within!"

He was sick wid fear; so I cur-rsed him wid the cur-rse of the seven saints till he was mad wid me. Thin I gave him me blessing and depar-rted. As I crossed the little alley-way a whooping comber reached for me. I beat it to the door and got in, wid only a ton or so of water folleying me.

In the dining room I found the gir-rl sitting at the table and Gunderson staring at her from a chair in the doorway.

"Is it such a terrible stor-rm?" she demands.

"It is bad," I retur-rns, "but nothing for the likes of you to worry about."

Thin we were silent, for from above came a queer sound. It was fir-rst a little sound and thin a big one. Gunderson's eyes lit up. Thin he leaped for the stairs. The gir-rl looked at me soberly. And the sound grew greater till it stilled her voice and she stood up, as if she was waiting.

I knew what the sound was; but I kept me tongue still in me head and waited too. A wave had gone clean over the tower, whose top is two hundred feet above the water. There was an end to the sound and then a rush of water down the winding stairs.

"The lenses of the lantern are broken," I told her. "The shutter going round naturally got mixed up wid the broken glass and a little water has come in—that's all."

"But—a wave that high?" she demands, picking up her skirts.

"Just a dollop—that's all," I retur-rns.

And the water ran rushing down the steps and made a dark streak across the floor. Gunderson appeared at the moment, his face wet with spray.

"It broke one lens," says he quietly. "Everything is all right topside; but it's blowing harder every minute."

"Is the light still bur-rning?" I demanded.

"It is," he replied; "but the shutter is broken and will not tur-rn."

"A light is a light this weather," says me bould Mickey. "It shines," says Gunderson.

And at the moment we hear-rd a sound again—a terrible sound, as if the tower was sinking into the boiling sea. It was a sound that star-rted at the bottom and rose to our feet, and thin to our waists, and thin above our heads—a terrible sound of water rising about us. The tower trembled, as if great hands were round it thrusting it down from its rock.

Even at the momint I could not take me eyes off me bould Gunderson. He stood wid his feet apar-rt and his

hands before him. He was waiting. The gir-rl was waiting. And thin he suddenly stretched out his ar-rms and she wint into them—like a child to its mother.

"Look out for yoursilf, Mickey!" says he in a strong voice.

At the momint the sound had risen far up, and thin it poured down through the lantern, wid crashes and thunder and a rumble of rock. We were in darkness. I fought me way to the stairs and star-rted up. I was struck by a stream of salt water. I picked meself up and resumed me journey, leaving Gunderson and the gir-rl in the murk.

'Tis a short story and ye know it. That sea took a two-ton rock out of the foundations of the tower and lifted it up and thrust it down through the lantern. A par-rt of it wint through the gallery and fell on the oil house.

I got a light at last and saw Amundsen dead on the floor of the lantern, his ould hands stretched out for help that did not come. Hawthorne was still alive, but died by the light of me little lamp.

I wint below and found Gunderson wid me helper in his ar-rms. He had been outside and got him.

"A piece of rock came through the ceiling of the boiler room and killed him," says he.

"The others are dead," says I.

"Thin," says Gunderson, "I am headkeeper and in command. Yez will star-rt the fog signal till I can get the light going again."

"I will do my par-rt," I retur-rns; "but to star-rt the light again is beyond mortal power."

"But ships will be lost if it doesn't bur-rn!" puts in the gir-rl.

Gunderson looked at her strongly. "The light will bur-rn!" says he.

"Do you stay here."

I made me way to the boiler house. It had a large hole in the roof through which the wind and spray poured. The piece of rock that had done the damage lay before the furnace. But I could wor-rk and I started the big siren.

Whin it was doing its best and I had timed its intervals right, I wint back to the tower.

(Continued on Page 36)



We Stood in the Gale, Wid the Breakers Rearing Over Our Knees

# THE DUEL BY THE BOSPORUS

By Justus Miles Forman

ILLUSTRATED BY A. B. WENZELL

YOUNG Mr. Manners, the new American attaché, stood on the quay at Therapia with a tennis bat under his arm, an excellent cigarette between his lips, and a great bitterness in his soul. He looked out over the busy little landing-place on the Bosphorus and the rugged hills of Asia beyond, and the spectacle that had delighted his eye every hour of the day for the past three weeks filled him with vast loathing and a sudden desire to be out of it all—away at Deauville or at Aix or at Baden, or at any one of fifty other pleasant places that would be swarming at this time of the year with friends who would jump with joy at the very sight of him—far away from improbable and preposterous people who left you at the end of an evening with every demonstration of affection and the next morning picked a quarrel with you in the street.

It had all been so pleasant before De Mirande's inexplicable act. He had told himself daily that he had been sent to the most delightful spot in all the world; that he had fallen among the most charming people now alive; that the ceaseless round of polo and tennis and motorboat racing, garden parties and dinners and dances, all set against this picturesque Turkish background, made the best fun he had ever known. And now it was all spoiled!

The late July sun beat on Mr. Manners' head, but that north wind which is eternally blowing down out of the Black Sea so tempered it that it was not hot at all—not half so hot as the sun at Deauville or Aix, or any of the other places. Beside their boats at the little landing-place the comic-opera boatmen slept sprawling on their faces, or chattered together, or sang quavering oriental songs in a high falsetto. Hamals staggered past with perfectly incredible burdens on their bent shoulders. Turkish women in rags, or Turkish ladies in the shapeless silk coat and face veil that the law requires, slipped by in twos and threes. Greeks; Armenians; Russians; Kurds; Persians in tall black lambswool caps; foreign sailormen; wild and shy Lazes and Tzans from Black Sea ports, all covered with knives—they lounged or hurried along the Therapia Quay like the fantastically dressed "supers" in a play, young Mr. Manners always thought.

It seemed to him, save for the slight Western admixture, not unlike the street scene in Kismet; and he continually found himself looking for the principal characters to detach themselves from the crowd and get on with their story. It was an endless delight to him to realize that this was not a play at all; that these extravagant people were actual people, pursuing the concerns of their various daily lives; that the broad stretch of water at his feet was truly the Bosphorus; that the rather grim-looking hills beyond were in Asia; and that the lovely wooded slopes at his back, with their ravinelike valleys and their cypresses and villas and terraced garden walls, were the shores of Thrace and his temporary home—that is, it had up to half an hour before been an endless delight to him.

He looked on it all now with an eye of hatred, turned away and climbed to the tiny pavilion in a hillside garden that he had secured from an agreeable Fanariot gentleman who had been called away suddenly to parts unknown.

He looked at his watch, found he had an hour before he must dress to lunch with a party at the Russian Embassy, across the way at Buyukdere, and sat down at his writing table, where there was a little heap of letters waiting for him. He observed with an absent surprise that the top letter was in the angular handwriting of an aunt of his who lived in Washington.

This good lady was not in the way of sharing her thoughts with Mr. Manners; and he wondered what had made her write to him now after a silence of two years. The letter began as if in conscious reply to his perplexity:

My dear Nephew: I do not often in these days harass you with communications of any sort; and I should not now venture to inflict on you any concerns of my own, but I feel it my duty to let you know of the deep trouble of another—especially since you alone are near enough to that one to be of comfort and, I hope, of assistance to her.

You will remember, I feel sure, little Alice Farnsworth. You must have played in the park with her when you were a little boy and she was a littler girl; and I seem to remember hearing that you paid her some attention later on, during her first season out. Perhaps you were abroad three years ago when she married a French marquis with a highly improbable name—De Castelnaudary. I had fears of the match from the beginning. I felt that no man with that name could be worthy of Alice Farnsworth, and I said so to her and to her mother, my old friend. They were, however, deaf to my arguments and appeals, as I find people are apt to be.

Now, alas! my warning turns out to have been a wise one. It seems that after nearly three years of at least a pretense of exemplary conduct, the Marquis de Castelnaudary has begun to behave toward his wife with the utmost brutality, and that her existence has become quite intolerable. I read only yesterday a most piteous letter poor Alice had recently addressed to her mother.



"Monsieur—Monsieur, Do Not Fight With Him. I Beg You!"

Her mother would, of course, go to her at once, with or without M. de Castelnaudary's consent; but she is ill in bed with sciatica and has been unable to put her foot to the ground for some months. Furthermore, as you know, Alice has no father, no brothers, no sisters. She is worse than alone in the world.

And now I come to my reason for communicating this sad story to you. Alice said in her letter that she expected to go at the end of this month to Constantinople, where her husband was being sent on a special diplomatic mission—and Constantinople at this time of the year means, I gather, the summer capital on the Bosphorus, where you are residing.

Do not ask you to do anything in the matter I am bringing to your attention. I am writing to your ambassador, my old friend, to request him to use what official influence he may be able to bring to bear. I merely tell you the facts—that your old playmate and friend is in the power of an unscrupulous man in a foreign country, and that she must be rescued by some one and sent back to her home.

Trusting, my dear nephew, that you are well and successful in your new career, I remain, as always,

Your affectionate aunt,

C. T. TEN EYCK.

Young Mr. Manners read this letter through with concern and sorrow. He had, indeed, played with Alice Farnsworth in the park when he was a little boy and she a much littler girl; and he had paid her some attention the year of her debut. There had, even, arisen between them at one period the faint suggestion of an atmosphere—the slightest possible color of a sentiment that might well have deepened into something more serious, but somehow never did. Then he went away for a long voyage to the Far East, and during his absence she married.

He shook his head pityingly as he sat holding C. T. Ten Eyck's letter. What a wretched mess for that poor child to have got herself into! And she was not the sort to cope with it successfully either. She never had had very much backbone—poor little soul! As he thought of the girl's sad

and painful state his indignation grew until he was quite red and angry over it and entirely forgetful of his own troubles; but all the while he was tormented by something just beyond the borders of his consciousness. This trouble of Alice Farnsworth's was somehow linked to him more closely than by a mere previous acquaintance. There was something further. He read his aunt's letter through again, frowning over it anxiously—and all at once leaped to his feet, with a loud exclamation.

His hat was on a chair near at hand. He caught it up, dashed out the door and ran rather than walked to the embassy, which was no more than five minutes distant from his garden.

The ambassador was at leisure, having finished a hard morning's work and dismissed his secretary and typist. Young Manners was admitted at once to the inner sanctum and found his chief sprawled comfortably in a deep chair smoking a very long black cigar. He said:

"A personal matter, sir—if you'll permit it. I should like you to read this letter from my aunt, who knows you, I think; and then I should like to tell you something."

He passed over the letter and the ambassador took it without comment and read it through.

"Yes," he said at last. "Yes; I have one like it. Your good aunt—I know her well—ought to be aware that I can't officially do anything in such a case as this. It's preposterous! I'm surprised at your aunt. Oh! You had something to tell me. Well —"

"Well, sir," said the new attaché, "what I wish to say won't seem to have much bearing on this case—but it has, as you'll see presently. There is a man, whom you may have met, spending the summer here at Therapia quite unofficially—René de Mirande. He's a very attractive chap, with the pleasantest manner—very generous—very good-hearted—never says an ill word of anybody. Every one here is very fond of him. He's far and away the most popular man in the colony, both with men and women. I liked him. I liked him enormously. He took me up at the beginning—when I arrived, a month ago. He took me under his wing and saw that I met the nicest people in the nicest and most informal fashion at once; he lent me his polo ponies; he did everything any one could do. I thought him about the best sort I had ever met. I'd have backed him anywhere for any amount."

"Well, this fellow Mirande, whom I left late last night after a dinner party at the Austrian Embassy and a sail up and down the Bosphorus in the Langenthal's motorboat—this fellow, who told me a funny story at the landing-place as we parted, met me on the quay this morning—an hour ago—took off his hat and told me I was a scoundrel and a coward. I thought it was his idea of a joke and I laughed; but he wouldn't laugh. He wouldn't meet my eye either. He looked at my belt buckle and kept on insisting that I was a scoundrel. Of course I hadn't the least idea what it was all about. I told him so and said he'd got to explain; but he wouldn't explain. In other words he was determined to pick a quarrel and he wouldn't tell why. At last he hit me and I had to hit him back. Then he took off his hat again, said he would send his friends—and went off."

The ambassador eyed young Mr. Manners through the smoke of the long black cigar, but he did not utter the question that must have been on his tongue. He waited. He was good at waiting.

"Of course," the attaché said, "I was very much puzzled and taken aback, and rather sick, because I had liked the man so much. Then I got this letter from my aunt and read it, and all at once I remembered that René de Mirande had a brother whom he expected in Therapia about this time, and that the brother was the Marquis de Castelnaudary. Then, at last, I understood."

The ambassador nodded his gray head at the window.

"I see. The Castelnaudarys must have arrived. Lady has letter from her mother telling her you are here. . . . Defiant attitude toward husband. . . . 'Old friend near me at last! Some one to get me out of your clutches!'

. . . . Panic-stricken husband calls in brother. . . . Man by name of Manners must be got rid of. . . . How? . . . Pick a quarrel with him. . . . It won't do for De Castelnaudary to get into a quarrel, as he's here on an official mission. So it's left to the unofficial brother—and there you are!

"And it was a good plan too," the old gentleman said approvingly. "It had, you see, two chances of success—one chance that you wouldn't dare accept a challenge on account of your official position; and another that, if you did accept the challenge and fight, your chief would send you packing. They're a clever pair, those brothers."

Young Mr. Manners sighed.

"I shall have to fight," he said. "It's preposterous, of course; but it wouldn't do to decline a challenge, here



among these people. They would think I was afraid." He looked about him sadly. "And so I suppose it means the end of—all this. I'm sorry. I liked it—this diplomatic life. I'd hoped to remain in it for many years. I was happy. . . . I'll just go home now, sir, and write my resignation."

The ambassador sat up and regarded his attaché sharply.

"Do you mean that?" he asked. "Do you mean that you are ready to give up your entire career in the diplomatic service for a young woman whom you haven't seen for three years, and whom, I take it, you care nothing about?"

"It seems to me that I have no choice," said Mr. Manners simply, and the elder man smiled and sank back again into the depths of his easy-chair.

"I suppose," said he, "I suppose my confrères hereabouts—the gentlemen with the gold lace and the orders on their coats—would be very indignant, very much shocked, if one of their young men got himself into a duel. I suppose they would rise in their wrath and throw the young man out, eh? Well—I'm not a real diplomatist. This is only my second post. I guess I am what they call a shirt-sleeve diplomatist. I know more about manufacturing boots and shoes, and about how to keep my home state in line, politically speaking, than I do about the order of precedence in going in to dinner."

"But," said the American ambassador, wagging a long forefinger, "but, roughneck and outsider though I am, I know that taking a hand in the protection of a girl who is helpless in the power of a scoundrel, far from her home and friends, is not going to hurt your usefulness to your country; and I know that if I saw you dodging your plain duty in the matter I should call you in here and tell you to your face that you were all the things this fellow De Mirande—or whatever his name may be—said you were; and then I should ask to have you transferred to another post."

"Now you just run along and do—unofficially, mind you—all you can for that unhappy lady, and don't talk to me about duels. I never saw a duel. I know nothing about them and I don't want to. . . . Do you know anything about them yourself?"

"I do not," said the attaché, grinning happily; "but I have read about them in books and I have seen them on the stage. I think that, as the about-to-be-challenged party, I shall have the choice of weapons. That is the one rule I remember. I am fairly good with either a shotgun or a rifle, but I feel almost sure I shall not be allowed to choose either of those excellent weapons. However, I am not alarmed. I don't think René de Mirande wants to kill me. I think he wants to get me out of the way." He rose, shook hands with his chief and said: "I'm very grateful to you, sir, for taking it in this way." Then he went back to his villa to dress for lunch.

That evening he received a call. He was sitting in his garden and smoking, quite alone. He had had a busy afternoon and had dined at the Therapia Palace with the two men who were to be his seconds. He had excused himself early on the pretense of letters to write; but he wasn't in the mood for them. He felt very slack and disheartened. Everything had been going so well with him—and then this unfortunate mess!

The worst of it, he confessed to himself—the worst of it all, by far, was that it should have come through René de Mirande. From anybody else he wouldn't so much have minded, but it hurt him to lose the friendship of Mirande.

"I liked the chap!" he said aloud in the candlelit darkness of

his little garden. And his voice had a sound of mourning, as if De Mirande had died that day.

Just then he heard a sound of carriage wheels on the road below, and presently voices; and his man came to say that a lady wished to speak with him.

He was terrified. He thought instantly that it was Alice Castelnaudary—that she had fled from home to take shelter with him—a new and dreadful complication. His mind dashed from corner to corner like a chased rat. What in the world could he do? He felt at the moment no pity at all for his old playmate—only a rage at her folly.

His man, a gigantic Armenian with fierce mustaches, stirred and coughed; and Manners wrung his hands.

"Oh, bring her in! Bring her in!" he said irritably. "What are you standing there for?"

The Armenian went away and presently a woman came into the light of the shaded candles and stood beside the cane table where the papers and magazines and smoking things were laid out. She was a young woman, with very large dark eyes, which looked as if she had been weeping. She wore a long coat of some dark-colored silk—but her head was bare and under the long coat one saw that she was in evening dress, with a low décolletage.

Manners stared at his unexpected guest in complete bewilderment, for she looked no more like Alice Farnsworth than like the Queen of Spain. He was quite certain he had never seen her before. One could not possibly have forgotten her—she was too beautiful for that.

He stared at her, too much surprised in that first moment to speak. And then he saw that she was trembling violently. He motioned to the Armenian servant who stood waiting, and the man went away.

He took a step forward. It was a kind of involuntary protest—a voiceless appeal; for that extraordinary young woman seemed to have brought with her into his quiet garden an atmosphere of still and tremendous grief too poignant to be borne. It was as if the night and the stars and the trees about her trembled, too, and were wrung with pain. He could not endure it. He took another step forward, saying: "Please! Please!"

And at last the young woman said to him in French that was fluent but a little odd: "I had to see you. You must forgive me, monsieur, for coming here. I had to come—to plead with you—to beg you—not to do it."

"Not to do what?" asked the American; and she said in a whisper, clasping his hands:

"Not to—kill him, monsieur."

"Not to kill—Oh! You mean Mirande. Good Lord, I haven't the slightest intention of killing him. I should

think not! If there's any killing done De Mirande will have to kill me. So you may be quite at rest about that."

She came close to where he was, looking up at him out of her enormous eyes. There was a scent about her—perhaps in her hair—a scent that young Manners had never before encountered—the fragrance of a flower unknown to him. It mounted to his head like a slight intoxication—or perhaps it was the sense of passion and of dread and of tragedy that surrounded her and was taking hold on him also.

"If he fights with you," she said in her whispering voice, "he will be killed. I know! I feel it!" She began to sob, but checked herself at once. "I cannot lose him! I should die too—a thousand deaths in one! Monsieur—monsieur, do not fight with him. I beg you! I have come all the way from Constantinople tonight to beg you to go away—not to fight."

Young Manners shook his head.

"I've already told you," said he, "that I have not the slightest intention of trying to kill M. de Mirande. Why don't you beg him not to fight with me? I didn't seek this row. He sought it. It's a silly row. It isn't necessary from any point of view; and, whichever way it comes out, it will settle nothing. Do you know what it's about?"

"No," she said.

"Well, if you did you'd say it was silly too; but he forced me into it and I can't withdraw now. It's impossible."

"Nothing is impossible, monsieur," the woman said, touching him with her hand; but he shook his head.

"I'm afraid that is not true. I'm sorry, you know. I wish the thing could be avoided—even now; but I can't be the one to move."

"I see him," the beautiful young woman said—"I see him lying dead!" And she covered her face. "Can I say nothing—do nothing to stop you?" she asked presently; and she was trembling still, very violently, and holding Mr. Manners by the front of his coat, looking up into his face.

The scent of that unknown flower was in his head like wine. He tried not to meet her pleading eyes.

"I will trade with you," she went on. "I will give you something. You have a quarrel with M. de Mirande. You would like to hurt him. Yes? Very well! You shall hurt him through me. I—I am more to him than anything except his honor. See!" She pointed with one arm toward the gulf beneath, where the Bosphorus flowed under the stars down between Europe and Asia, with little twinkling yellow lights of fishing boats on its dark surface. "See! There is the Bosphorus. If you will promise me on your honor not to fight with him I will go down there and drown myself now—quite quietly in the dark."

The American gave a low exclamation.

"For heaven's sake, don't say such things! You make me shiver!" He had, somehow, to pull himself together; and then he said: "Did M. de Mirande send you here to do this?"

And then he was sorry, for the woman did not even resent his insult. She said simply:

"No. If he knew I was here he would die of shame." She turned away for an instant, her head between her upraised hands. "What shall I say? What shall I do?" It was as if she prayed.

Young Mr. Manners took the woman's hands and held them.

"I have," said he, "one great wish—and that is that some day before I die some one may love me as much as you love René de Mirande. Go back to your home, madame, and be at peace. This duel must go on, but it will be a farce so far as I am concerned. M. de Mirande is much more likely to break his neck at polo than he is to suffer harm from me."

(Continued on Page 53)



"This Lady Wishes to Offer Her Apologies for Making What You English Call a Scene"

# THE BIGGEST SALE OF ALL

When to Get a New Job and When to Keep the Old One

A CERTAIN factory had ceased to yield profits and a new manager was engaged—an ex-college professor who had rather queer views, but who had built up a factory in another line and talked confidently about making this one pay again. Right at the start there was a decided difference of opinion between the owner and the new manager as to where the profits had gone. The owner held that the difficulty lay in outrageous increases in wages. The ex-professor maintained that profits were leaking away in defective goods, which were due, in turn, to low wages and unskillful workmen.

The owner argued that this must be wrong, because defective goods amounted to only fifteen per cent of the output—and that was excusable because the product was of a fragile nature. But the new manager said that the defective goods averaged nearer forty per cent and later proved by figures that they amounted almost to fifty.

So the owner left him alone to build up the factory in his own way; and he did this very ably. Better workmen were hired; higher wages paid; defective goods cut down. Within a year the plant was profitable. Owner and manager fell into accord on everything. It looked as though the former professor had dropped into a comfortable job for life, and that was the view he himself was inclined to take until one day a well-dressed man walked into his office and asked:

"Will you give me a job?"

The manager laughed.

"What sort of job are you looking for?" he quizzed. "And how much do you want a day?" For he knew the visitor as superintendent of a factory in the same town.

"I am entirely in earnest," said the applicant, and then he told his story:

For twenty-odd years he had been superintendent of that factory on a good salary, and had brought up a family and saved a little money; but suddenly the factory had been taken over by a trust as one of a chain of plants. Management, methods and equipment were being transformed and he had been asked to resign. Now, at fifty-five, he felt he had fallen too far behind present-day industrial practice to get another salaried position. He was willing to work for wages to keep busy and make his savings suffice for support.

## More Change and Less Money

THE manager put him on the payroll as a watchman at a dollar and a half a day, and the incident set him thinking. In imagination he saw himself ten years later being turned out in the same way, because, tied to one factory and process, he would have fallen behind the general trend of manufacturing development.

He resolved that this should never happen to him as a penalty for his own narrowness. Within six months he quit that job and undertook the rebuilding of a rundown factory in another line of business. Since then he has gone from

By James H. Collins

ILLUSTRATED BY CHARLES D. MITCHELL

plant to plant, keeping up with progress; and, on the whole, considering the man and the conditions, that has proved to be the right thing for him.

In another case, however, a rundown factory was taken in hand by a live young executive who, by aggressive methods in production and selling, soon made it highly successful. The plant attracted so much attention that all the men on the staff got offers of better-paid jobs elsewhere. Subordinates were thought to be individually responsible for achievements in selling, cost reduction, plant management, and so on; whereas results were really due to good teamwork under a livewire boss. Some of the men accepted positions outside, often securing an immediate doubling of salary. Others were strongly tempted.

In five years, however, not one man who left that concern really bettered himself. None rose so high as those who stayed. In some cases the change was disastrous, for men found themselves in places that gave no room for advancement and working under conditions so hard or uncongenial that they offset the larger salary. Some became chronic shifters from job to job and quickly went downhill—for in this matter of changing connections, too, three or four moves are about equal to a fire.

The manager who built up the first factory had ability to sell, and taking it to a better market was wisdom; but the men who developed under the man building up the second factory had ability of another sort altogether. They were most valuable as employees and to themselves when working under another man. Their best line of development lay with the executive who had first started them up. When they left and went elsewhere they were trying to market something in personal service they could not deliver.

Making a change is often the critical turning-point in life for the man who has only himself to sell. Perhaps, after successfully landing a job and developing a market for his services by developing himself, he will take the wrong turn. To know whether his personal value will in the long run be marketed to the best advantage by standing in the old job or getting a new one, calls for much judgment. It is strictly choosing between the golden and the leaden caskets; and the best decision will always be helped by a little hindsight, for any man knows five or ten years after he has made a change whether he acted wisely, though few can accurately gauge conditions a year ahead.

Sometimes the problem clears up when both jobs are studied—the present and the prospective.

The first position that a young fellow from the country landed when he went to a big city was with a house doing a brokerage business in a staple line. Starting in a minor position among the clerks, he rose in seven years to be the boss's righthand man and grew well versed in methods.

Then another position offered. On the surface it did not look especially attractive, for the offer came from the youngest and smallest concern in that line, while he was comfortably placed with the oldest and largest. There was more risk, but no more salary; and the new house frankly admitted that it was trying to buy his knowledge and experience on easy terms. He took the new job, however, and in every way that proved to be the wise thing to do. Today the concern is one of the best known and most prosperous in its trade, and he has a partnership in it.

His decision was made on the different tendencies of the two jobs. The man he worked for was old-fashioned, loved secrecy, buttressed himself behind confidential discounts, and always had something up his sleeve. It was said in the trade that if a customer demanded open dealing with him the boss would lay all the cards on the table, let the other man apparently control the deal, and then get twenty-five per cent advantage in the final agreement.

The young fellow's salary was an instance, for he drew a hundred dollars a month in his pay envelope and received fifty more in a private check from the boss. The latter said this was to prevent hard feeling among the other employees; but, as a matter of fact, most of the other fellows in the office were paid in that way too—it was the old gentleman's conception of a scientific payroll.



He Saw That He Would be Working for the Boss the Rest of His Life

The new job, on the contrary, would be with a house that proposed to deal openly in everything, eliminating the tricks and confidences supposed to be inseparable from the trade. Some men in the trade thought honesty might eventually work as a practical proposition, but that it was still too early to try it—that was nearly ten years ago. However, the young man who was offered another job believed that honesty would work then and that a solid business could be built on it. He liked the idea and closed with the offer—and was right.

A piece of shrewdness on the part of his old boss led to his final decision. The old gentleman had taken a row of fine residences in a trade. The young man had just married and needed a home. The boss told him he could move into one of those houses and pay for it on installments, and that seemed mighty generous until he thought it over.

Then he saw that if he moved into the house he would probably be working for the boss the rest of his life, for those residences were worth fifteen thousand dollars apiece, and it would take him about twenty-five years to clear off the debt. That was the old gentleman's method of binding the organization together; so the young man quit before the boss could tie him up in some other way.

More often a careful study of the present job will indicate that no change is needed.

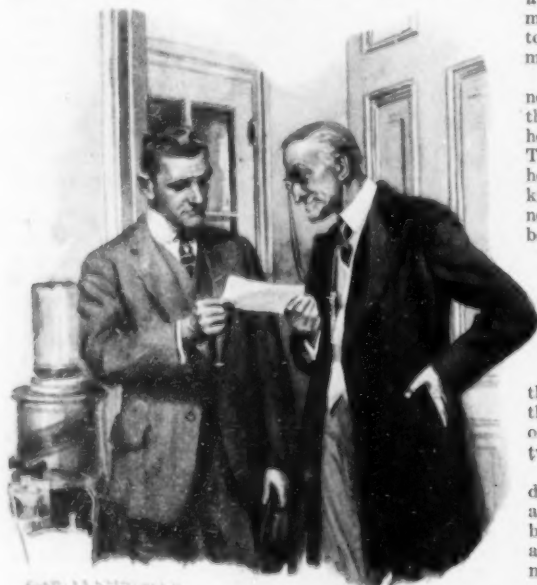
## The Danger of Jumping Into Space

THE general manager of branches for a large corporation says that many promising young men, after working up to the management of a branch, are tempted to quit in the belief that they can rise no farther with that company. The next step seems to be right up into one of the biggest executive positions. There are only a dozen of these. The gap to be covered seems tremendous. So they think they must seek a wider field with some other concern.

Some years ago, when he himself was manager of a branch, the general manager thought about the same. It seemed as though he had climbed to the topmost rung of the ladder, with nothing ahead but to jump off. Several good branch managers of that day did jump off into other positions.

In this way of looking at the future, however, two important considerations were not seen: First, the general growth of the company's business was such that the possibilities for a branch manager were increasing fully as fast as he could develop with them. Second, even though this were not so, the man in charge of a branch could increase his own earnings by extending its business.

This manager stuck to the company. Since then the volume of business done by the average branch has doubled several times. New branches have provided new positions. Territory has been developed by sub-branches. Salaries have steadily grown. On the whole, none of the men who quit, with the idea that they had reached the limit of opportunity with that company, have done so well in other connections.



The Ex-Professor Maintained That Profits Were Leaking Away



Study of the job offered will often help the man tempted to make a change. In many cases the prospective opportunity is good only on the surface. In every line of business there is a mushroom kind of employer who draws men from all sides by the bait of large salaries, building up a circus sort of enterprise—quite glittering and alluring while it lasts, but certain to last but a short time. Thousands and thousands of men who were doing well with stable concerns have sold their services in that speculative market, to find later that getting back on solid ground was hard—maybe impossible.

Another dangerous type of employer who may be behind the tempting offer of a new job is the man with a fairly sound business but a passion for change in men and methods. His offer to the man he wants is apt to be dazzling. He has just laid out a new scheme for running a certain department of his business, and a careful canvass of all the great big men in the trade has convinced him that there is only one great big man who can carry out this new scheme in a great big way.

A fine salary is offered and splendid prospects of growth and promotion. The most dangerous point about this shifty type of employer is that, though he is interested in this scheme and that man, he really believes what he says; but his interest does not last. Tomorrow his attention will be turned toward some other scheme and some other man, and if the chap dazzled by the offer would only look into the history of that employer he would see men dropped all along the way.

A good offer from outside is apt to be rather dazzling; and in weighing his chances when making a change nothing is so helpful to a man as the opinion of a few level-headed advisers. They will often see the hole in the proposition when the fellow under the spell of the offer sees only the increase in salary and the apparent widening of opportunity.

A young man with some selling experience got a place as sales manager of a small factory making a machinery specialty. This factory had never marketed its product in an aggressive way. The owner was wholly a machinery man and had let the product sell itself on quality. In three years this salesman found profitable customers for all the goods the plant could turn out. Then his work attracted

the attention of a big manufacturer, who proposed to make a similar specialty and offered him a fine salary to take charge of sales.

It was a highly attractive offer. The little plant was a one-man affair, hampered by lack of capital to increase facilities; so the prospect of working up to a large salary was not very good. The big plant had ample facilities and seemed to offer unlimited opportunity.

Before deciding, however, the sales manager called several friends into conference, and they went into the phases of both jobs in a way that not only led him to hang on to the little one but developed a much better market for his services.

The big prospective job was open to suspicion because the president of the company had a weakness for interesting himself in products with which other manufacturers were successful for the time being, hiring good men to promote them in his own organization, and then rather forgetting the new products later.

As to his ability to pay the fine salary there was no question—that would be merely a matter of contract; but there was doubt about holding his continued interest and support in the new job, and the conference of friends decided that those, to a man making such a change, were worth more than salary.

If a man finds it necessary to move up from job to job in marketing his services there is every advantage in laying out his own schedule of changes and following it.

Less than six years ago a young man came out of the high school and took the first job he could find. He had no knowledge of business and no particular choice of work he preferred to do or a line that he wanted to follow. Yet today he is doing what he likes best and earning a fine salary with the best house in the line that most appeals to him; and he reached that position by a few simple maneuvers from job to job, planned by himself.

His first haphazard job was with a wholesale house, where he learned that he liked to sell goods; but he could hardly learn to like the selling methods—there was too much entertaining of customers and too much double dealing. While still in job number one he looked round and selected job number two.

This was a place on the sales force of a company where he believed he would find methods more to his liking. And about methods he was right; but the goods gave him less scope than he had anticipated. They were excellent stuff, as goods go—yet they were only a side issue with the company and not capable of much development for himself in the direction in which he wanted to grow.

However, he stayed with that company two years, got a dandy corporation training, and learned much about business in general, because he was constantly going round among different industries and trades.

Finally he settled on a certain industry as the line for him. It was a young business, but based on a fundamental human demand that promised big things for the future. He liked the men identified with it, and their policies and methods. In that field he felt he could grow and be happy.

This decision made, he landed job number three, which was the first place he could get with a house in his chosen line. Job, work and pay were not anything to boast of; but that did not concern him much at the start, because he wanted to learn. And in two years he did learn—not only methods but the men and the houses.

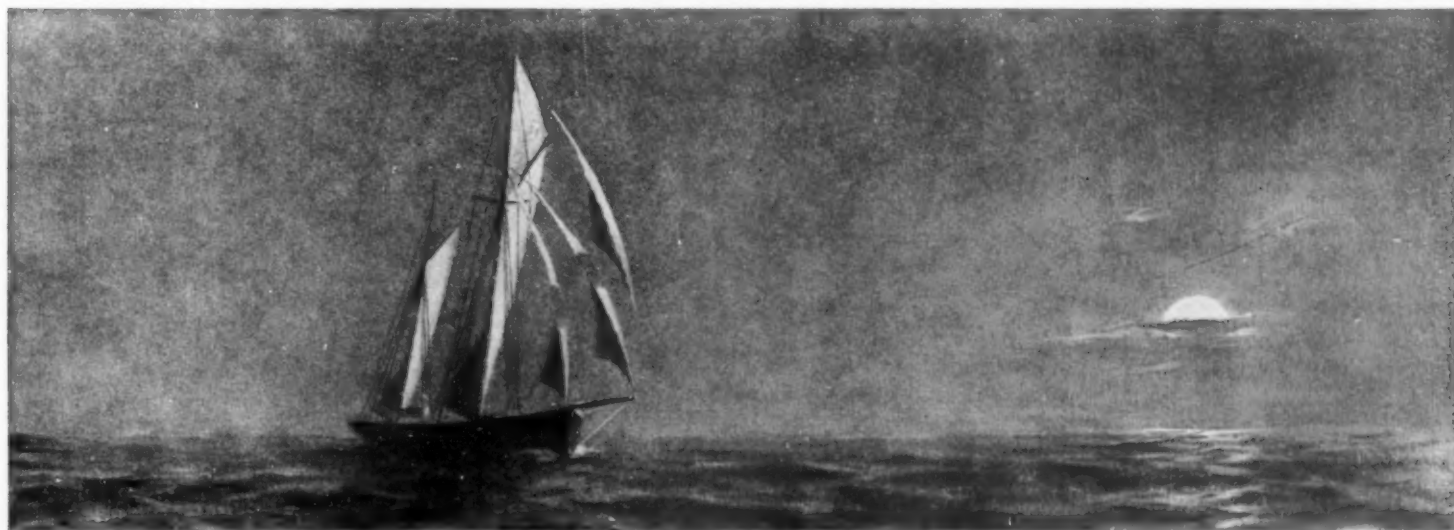
One concern was so much in advance of all the others—so broad in its dealings with customers and the public—that a man who secured a position there need never worry about his future, so long as he kept working and thinking. In job number three he was frequently brought up against this big house as a matter of competition. Sometimes he was beaten; but that only put its merits before him more clearly than if he had been working for the big house itself.

As an outsider trying to be a successful just-as-good, he grew to have such an appreciation of its men and methods, and got such a grasp of the selling possibilities in its products and policy, that later, when he gained a hearing and applied for a position, his enthusiasm quickly carried the day.

And so he stepped into job number four—a position clearly foreseen from job number two and worked toward by a definite program. After that there were no more changes, because he had reached the market in which he proposed to sell his services.

Editor's Note—This is the last of a series of three articles by James H. Collins.

## WHAT HAPPENED TO CÉCILE



*Gliding Through a Silent Sea, With a Dream-Mist All About*

XI

IF THE shrewd, nearsighted eyes of Lady Audrey observed the change in De Bernay's manner they gave no sign of it. She had become very fond of the young man, as were all who came to know him; and no doubt she would have been very glad to see mated these two rich natures. But Cécile's smiling face was inscrutable and told Lady Audrey nothing.

De Bernay seemed very quiet and abstracted, and the day after he had spoken to Cécile he opened his heart to Lady Audrey. The two had gone ashore with their guns in the late afternoon, and were waiting for snipe and plover behind a rough blind De Bernay had constructed on the edge of the marsh.

"Lady Audrey," said De Bernay abruptly, "yesterday I asked Cécile to marry me, but she refused."

Lady Audrey raised her heavy eyebrows.

"Upon my word," said she, "I'm not surprised. Cécile is not a girl to be wooed and won in a day. What did she say, Paul?"

**By Henry C. Rowland**

ILLUSTRATED BY ANTON OTTO FISCHER

"She said it wouldn't do at all," he answered sadly. "She said that I had my own life and work all mapped out, and that she had hers."

"Don't know but what she's right, my dear boy," Lady Audrey answered. "You'd never be happy in her surroundings or she in yours. You like this sort of thing and so does she—but not for very long. Cécile must have people and social life and theaters and lectures, and all that sort of thing, which, as I've heard you say, bore you to death. Better put it out of your head, Paul."

"I can't."

"Naturally not, so long as she's about; but once we're gone you'll soon get over it."

"That's what she said. It's not so."

Lady Audrey looked at him curiously. "Are you very much in love with her?" she asked.

"Of course I am," he answered with a touch of impatience. "I never knew a girl like her! I'd chuck everything like a shot if only she'd have me. The trouble is, she doesn't care." He lowered his head and began to whistle plaintively. The liquid notes were answered from the air; and Lady Audrey, looking up, saw the sun flash from the wings of some drifting specks circling the upper end of the marsh.

"Golden plover!" whispered De Bernay. "You take 'em to the left."

The swift-flying birds skimmed the edge of the marsh; then, as De Bernay continued to call, they turned and shot straight for where the two hunters were ambushed in the sedge. Almost overhead, they discovered their danger and slanted aloft. Lady Audrey, a capital shot, tossed up her light fowling-piece and fired both barrels in rapid succession. Three of the splendid birds plunged into the shallow



"Yesterday I  
Asked Cécile to  
Marry Me, But She Refused"

water, while De Bernay brought down two that had darted off to the right and they fell on the dry moor.

"Good!" said Lady Audrey. "Clever shot, that of yours! Slap into the sun! Mine wasn't to be missed except by a rank duffer. I fancy you do most things well."

"I don't seem to be any great shakes at matrimony," sighed De Bernay.

"Fiddlesticks! Can't expect to have it all your own way. It's going to take a bit of doin' to bag Cécile. If you're really so keen, why don't you drop everything for the moment and throw yourself right into the collar? You can count on me as a backer. This woman business is all right for predestined old maids like Dorothy and me, but I'd like to see those other two married off. They need it." She squinted out across the shallow pool. "Going to get those birds?"

"We'll let 'em lie a bit for decoys," said De Bernay. "I'll chuck my brace out there too."

This he accordingly did and returned to the blind.

"I say," Lady Audrey demanded, "what do you think has become of that boat of yours?"

"Can't imagine," he answered—"unless they've hung her on a rock somewhere. That's not very hard to do in these waters."

"Hope not! If she doesn't get here by tomorrow morning what d'ye say to our going on to St. John's?"

"Good plan," he answered. "I can leave a note in the boathouse telling them to wait if we should happen to pass on the road. We can get there and back in a couple of days. You might leave a gun for Lord Charteris and he can amuse himself here on the moor. There's another gun on the boat if his friend cares for shooting."

"That would suit Chat to the ground. He'd rather shoot than drink! Look sharp! Here comes another flight!"

"Yellowlegs and ringnecks," whispered De Bernay, and he began to whistle again.

It was a big bunch with suicidal tendencies and the two guns took their tithe of six birds cleanly killed. De Bernay waded out and retrieved all but the original plover.

"Jove!" chuckled Lady Audrey. "If I were only twenty or thirty years younger I'd marry you myself, Paul, for the sake of the shootin'!"

"Do it anyhow!" said De Bernay. "It would save us all such a lot of trouble."

Lady Audrey's jovial laugh frightened a marsh hen out of the reeds.

"You ought to manage, Paul," said she. "Have you proposed to Dorothy and Edna yet?"

"Haven't had a chance," he answered; "but if you and Cécile turn me down it may come to that. I believe in being thorough."

In this pleasant way—to all but the birds—the late afternoon passed quickly; and laden with some score-and-odd of snipe and plover and a brace of stray ducks, the two returned aboard the yacht. Edna, who was alone on deck, glanced at the bag with approval.

"One doesn't starve on the De Bernay seigniory!" said she. "A cold bot' and a hot bird for the vestals! Who wouldn't sell a farm and go to sea?"

"Wait till Chat sees you, young baggage," cautioned Lady Audrey, "and you'll wish you'd scudded off to the woods. He's nuts on chubby little flappers. Hoity-toity! What are you doing here?"

"Yoick! Yoick! Hoick! D—your eyes!" rasped the Prime Minister, to whom this last remark had been addressed.

"Quartermaster," called Lady Audrey, "duck that bird!"

"Yes, m'lady," replied the quartermaster—"duck the bird, m'lady"—this last due to force of habit, which aboard ship requires the repetition of any order given.

The Prime Minister was soused amid squawkings of rage, and the quartermaster retired to suck his index finger, now fairly calloused from these exercises.

The following morning bringing no signs of De Bernay's schooner, it was decided to proceed to St. John's. The weather appeared to have become settled, with a light southeasterly breeze, which brought in from the Gulf Stream occasional wreaths of white, drifting fog and the strong odor of brine.

The Foxhound was got under way accordingly and drifted seaward with the calm dignity that characterized her movements. The wind being fair and steady, though light, it seemed probable the following daybreak might find them off St. Pierre; but in this the Foxhound was doomed to disappointment, for the breeze died a peaceful death at midnight and the dawn found her sitting comfortably in a zone of tired-looking water, with flat bands of high mist shielding her decks from the midsummer sun. There was plenty of nice fresh air, but it was not in motion to the extent of inspiring the Foxhound with any desire to profit by it; so she drifted sidewise to sea, wasting her day with the indifference of a lazy dog.

"Dear old tub!" said De Bernay to Edna at about five o'clock in the afternoon. "Can you think of a better rest cure?"

"Yes," Edna answered—"a motor car going about sixty miles an hour!"

"That's not rest—that's a vain effort to keep up with one's nerves."

"Why vain?" Edna asked.

"Because your nerves travel so much faster than you can," he replied. "If you feel that way you have got to be telegraphed round—or else go to sleep."

"I get telegraphed round when I'm asleep," she answered. "That's one reason why sleep is so refreshing, I suppose."

"Where do you get telegraphed to?" De Bernay asked, looking at her curiously.

He had not talked a great deal to Edna; in fact, he scarcely knew her. Lady Audrey, Cécile, Dorothy and a few other things had taken so much of his time that he had scarcely got round to Edna.

As he looked at her now he decided that perhaps she might be quite worth getting round to.

If Edna had been able to read this thought in his mind the chances are she would have gone below and finished her book. It is an open question whether or not the girls to whom a great many men talk would not do better to read. So, perhaps, might the men if they were to read the illuminating thoughts of great minds.

Happily most of them prefer to talk than to read, and De Bernay when off duty was no exception. Edna was very pretty and had sense enough to do most of the normal things, such as eating and drinking, and thinking a little from time to time.

"I get telegraphed to places your telephone can't reach," she answered—"lovely places filled with flowers and picture mountains, and high lakes rimmed about with blossoming trees, and grottoes, and impossible birds with plumage like peacocks. Sometimes there's a thin, misty fog like this—and the sun is always bright, but never very intense. Lots of people are there and some of them I know; but they never remember it."

De Bernay nodded.

"I think I've seen that place," he answered; "but I don't remember it very well myself."

"Why should you?" Edna answered. "It's a dream place."

"Yes. It's a dream place; but all the same it's a real place."

"I hope so," Edna sighed. "But did you ever notice, Mr. De Bernay, that whenever you see a place like that—either in a dream or when you're awake—you've just got to show it to somebody? I've seen lots of lovely things like that—gorgeous sunsets; and high mountains covered with snow; and a cay melting into the sea; and perhaps a great blast furnace—like some of those in Pittsburgh that my uncle built. And I loved to look at them—all those things; but I wanted somebody close beside me to look too. I'm talking like a fool! Tell me, please, what's wrong between you and Cécile? Perhaps I can help."

"She won't marry me!" said De Bernay. "I asked her to the other day—the day before yesterday."

"She will though," Edna answered. "Don't lose her, Paul! She's so in love with you she can't sleep!"

"What?"

"She is! She loves you nearly to death; but you're going to have your work cut out to make her marry you. I don't believe you can."

"But why, Edna? What have I got to do?"

Edna shook her head.

"You've got to do more than you ever did on your telephone," she answered. "You've just got to make her—that's all! I can't tell you how."

"There is no how to tell," he answered. "It is simply that she cares more for her freedom than she does for me. That is why I don't urge her. How do I know that I could make her happy?"

Edna shook her head.

"Cécile is thinking more of you than of herself, Paul. She's afraid of hampering your career. She uses her own ambitions as a pretext."

De Bernay's face lighted for an instant, then clouded again.

"If I believed that —" he began, then paused. "No—she's no longer a child. She knows her mind."

"Yes," Edna admitted; "but you don't know her mind. Try again, Paul—and then keep on trying."

De Bernay did not answer. He was staring out under the low mist, which hung over the flat sea like smoke in a room where the air is not stirring.

"There's a launch," said he, "and it seems to have stopped."

He took a pair of glasses from the rack and focused on the object, which was less than half a mile away, partly obscured by the haze. It was late in the day and the light was waning. Through his

glasses, however, De Bernay was able to distinguish a heavy, cabined hunting launch of about thirty-five feet on the waterline and of the type much in vogue when the marine gasoline motor first came into general use. She had a high freeboard, a low cabin trunk, and a squat, square stern. Spars there were none, but a dory was lashed down on the house and there was a big anchor on the bluff bow.

"Either that thing has broken down or else she's got away from her moorings and drifted out to sea," said De Bernay. "I don't see any sign of life aboard her." He glanced at Captain Hopper, who had not discovered the launch until he saw De Bernay examining her.

"I can't see wot she's adoin' of out 'ere, sir," observed the skipper. "I'll step down and report 'er to 'er ladyship."

This he accordingly did and Lady Audrey came at once on deck. So flat was the calm that the Foxhound had not even steered a way; and Lady Audrey, after a brief scrutiny of the launch, turned to the skipper.

"Drop the gig, captain; I'll go look her over."

"Away the gig!" commanded Captain Hopper.



"Do You Think It's Nice to Make a Joke of It?"



The boat was quickly swung out and lowered, when Lady Audrey got aboard her and took the yokelines.

"Come along if you like, Paul!" said she to De Bernay, who accepted the invitation.

The boat quickly covered the intervening space. As she slipped up alongside the launch Lady Audrey gave the order: "In bow!"—then: "Toss and boat oars!" With the execution of this maneuver there reached the ears of those in the gig the sound of what appeared to be a heavy, drunken snore.

"Ha' mercy!" Lady Audrey exclaimed. "Somebody's snorin' like a pig." She raised her voice. "Aboard the launch!" she hailed.

There was no response other than the rumbling snore, which continued with unbroken rhythm. The bow oar seized the launch with his boathook and as the gig's way was checked Lady Audrey stood up and looked into the cockpit. For a moment De Bernay thought she was going to fall overboard.

"God bless my soul!" she gasped. "If it isn't Charteris! And drunk at that!"

Closely followed by De Bernay, she scrambled aboard the launch, when a peculiar sight was presented to their astonished eyes. Lying at full length on the shabby cushions, enveloped in a heavy ulster and with his head pillowed on a life-preserver, lay a big man with a handsome, cleanly chiseled face, of which, however, the attraction was for the moment marred by its utter muscular relaxation. Also, his mouth was open and his slow breathing came in deep, gurgling snores. Similarly disposed on the other side of the cockpit, a blanket wrapped about his shoulders, was another man, of perhaps fifty-five or sixty years, high, aristocratic features, and with a mustache and imperial of snowy white. Between the two on the bottom of the cockpit reposed a third individual, clad in seaboots, a sweater and an oilskin overcoat. All three seemed deeply plunged in the sleep of either exhaustion or alcoholism—or both. An empty whisky bottle was rolling slowly back and forth as the launch swayed on the long, even groundswell.

For a moment Lady Audrey and De Bernay surveyed the unconscious trio in the silence of utter amazement. This was broken by an angry snort from Lady Audrey.

"A nice-lookin' mess!" said she indignantly. "Night comin' on and all hands screwed!

Wonder if there are any more of the beasts down below!" She stepped over the legs of his lordship down into the cockpit and stared into the dark interior; then reached into the side pocket of her sweater-jacket and drew out her gold matchbox. Had De Bernay observed the act he would have stopped her, for his nostrils had already detected the odor of gasoline. He was shaking his lordship gently by the shoulder when there came a violent explosion. Lady Audrey was flung bodily backward, landing squarely on top of the sleeping boatman, who woke with a yell of terror. This cry, mingling with Lady Audrey's shriek and a muffled roar from the elderly man, woke Lord Charteris, who sat up suddenly, rubbing his eyes.

The interior of the cabin was a seething mass of flame. Leaping down into the cockpit De Bernay gathered up Lady Audrey and, swinging her over the side, lowered her into the gig, where she was received by the stroke oar. Her gray hair was closely singed, her thick eyebrows and eyelashes likewise, and for the moment she seemed incapable of speech or action.

"Good Lord!" cried De Bernay, bending over her. "Are you hurt?"

"I—I don't think so," she gasped. "What the deuce happened?"

This question, however, was for the instant unanswered. The launch was burning fiercely, and amid a wild clamor of expostulation, not free from vigorous profanity, the

three sleepers came lurching over the side. The boatman, a lank youth, fell across the gunwale of the gig and might have gone overboard had not De Bernay's strong hand gripped him by the collar.

"Shove off! Git away! Whatinell ye tryin' do?" clamored this unfortunate, who was the owner of the launch. "She—she's goin' blow up! Shove clear!—she—she's full er gas'line!"

"Oh, shut up, Jim!" said Lord Charteris pleasantly as he swung his long legs down into the gig. Sitting on the gunwale of the launch he tendered an arm to his guest who, blinking and shaking, seemed in danger of entering the boat head first. "Come on, colonel! We might as well leave her, I suppose. My sister has been up to her jolly little pranks again! Hurt, old dear?" he asked solicitously of Lady Audrey.

"No—you drunken swine!" was the sisterly response. "Get into the boat—both of you. The bally thing may blow us out of the water!"

"Come along, colonel," suggested Lord Charteris.

"But, m'dear Shwarters," expostulated the colonel, "zall 'r luggage z'n' my speeches, z'n' all z'rest—z'n' all—"

"Aw, git aboard!" clamored the boatman. "She—she's goin' up!"

"Shut up, you!" snapped De Bernay; then, in a rather similar tone to the colonel: "Get into the boat and let's get off before her tank blows up. Hurry!"

"There are no more of you, are there, Chat?" Lady Audrey demanded, bathing her smarting eyes with her handkerchief, which she had dipped over the side.



The Interior Was a Seething Mass of Flame

"Of course not, ducky!" replied Lord Charteris amiably. "We're all here. Come on, colonel!"

"Don't like 'z tone!" growled the colonel, regarding De Bernay with the eyes of an angry eagle. "Wha' 'e want to zet the boat on fire?"

"Thash w'at I wanten know!" complained the boatman. "Ain't we had trouble 'nuff? Ain't we?"

"You stow your jaw before I smash it for you!" growled De Bernay. "Don't you see there's a lady here?"

The boatman rubbed his eyes, which were bloodshot and red-rimmed.

"Where's lady?"

"Don't be cross, old chap," said Charteris to De Bernay. "We're all a bit fagged. Been workin' twenty-four hours at the bally thing. Fuel pipes got adrift and soused her bottom full of petrol. Look alive, colonel!" He eased his guest into the gig.

"Shove off!" cried De Bernay. "Out oars there! Smartly now!"

The order was quickly executed, for the ill-starred launch was roaring and crackling. Lord Charteris reached back and, gripping the yoke, swung the gig away.

"Let me present Colonel Walker, Audrey," said he. "Old pal of mine."

Colonel Walker reached for his hat; then, finding that it had been lost overboard, rose from his thwart and bowed. De Bernay steadied him.

"Charmed to make your acquaintance, madam," said he. "Highly regret'ble to be pr'zented 'n zo lamentable ztate of agigation. All Shwarters' fault for suggestin' need of ztimulation in our ztate of pr'found fatigue."

"What the deuce happened to you anyhow?" snapped Lady Audrey, turning her inflamed eyes on her brother. "Why did you try to go to the island on that filthy thing? Why didn't you come on De Bernay's boat?"

"Ah—there you are!" answered her brother. "Mr. De Bernay's boat got ripped open on a rock; so I chartered this launch. You see, I hadn't counted on your catchin' us, old dear." He glanced back at the marine bonfire. "Burns nicely, Jim!" he observed.

"Let'er burn!" whined Jim. "Glad of it! Jesely tub's insured. What'd I keer?"

"Z been 'xperience, madam!" said Colonel Walker, turning up his collar. "Dangers of zee. Sorry to be found in zuch lamentable position."

"Oh, come, old chap," said Charteris, "it's jolly lucky for us." He smiled at De Bernay. "We were in a jolly bad fix, let me tell you! We worked all night at those accursed pipes, with the fumes of petrol strong enough to make a man drunk. Didn't dare have a light—had to do it all by feel. We've had nothing to eat but raw eggs and whisky for about thirty hours—and the eggs were a bit antique; not quite good enough to eat, but too good to throw away. No wonder the colonel feels sore! He's come over to run for president."

"To run for what?" De Bernay asked.

"To run for president of Alabama—I mean, of the United States, of course. Colonel Walker's got a jolly good platform. He wants to reimslave the negroes of the South—South America, I mean—"

Colonel Walker moved his hand protestingly.

"You've got it all wrong, my dear Shwarters," said he. "The Southern States—not South 'Merica!"

"Right!" said Charteris. "Alabama and Mexico, and all that. It's a jolly good idea! Takes the children out of the cotton mills—and all that sort of thing. There are fifty million idle negroes in the Southern States, and of these about fifty-two million have never been married by any of the laws of church, state or common decency. Colonel Walker's going to indenture the black rascals and make 'em work. Rippin' idea—what? Then he's going to give all the white women their votes."

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"What?" demanded Lady Audrey, who was still bathing her inflamed eyes with cool seawater.

"Juz' so!" said Colonel Walker.

Charteris put down his helm and shot the gig up to the ladder. It was getting dark, and as the party clambered aboard there came a distant report accompanied by a vivid flash of flame and immediately afterward a sudden extinction of the glow.

"There's the end of her!" said Lord Charteris happily. "Well, I shan't cry. Give me sail! Hello!" His gray eyes rested suddenly on Cécile, Edna and Dorothy.

"What a lot of pretty girls!" He looked at his sister. "D'ye mind if I kiss 'em all?"

"You try it!" said Lady Audrey, the skin of whose face was smarting.

Cécile inspected him languidly.

"Why, this must be Lord Charteris!" said she. "I recognize him from his baby pictures. How he's grown!"

Charteris's ringing laugh scared a guillemot from under the bow. De Bernay frowned.

"A peg, Audrey!" said Charteris. "And tell Hopkins to stick Jim somewhere and let him sleep for about fifty hours. He's full of petrol and Scotch whisky. We all are! Please don't mind if we act silly."

Lady Audrey was being conducted gently below by Cécile. She was crying softly, because her face and eyes

(Continued on Page 45)

# THE SATURDAY EVENING POST



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## One of the Brothers

AFTER the President's Five-Brothers anti-trust bills become law any two or more persons in the United States who "make any agreement, enter into any agreement, or arrive at any understanding by which they, directly or indirectly, undertake to prevent a free and unrestricted competition among themselves, or among any purchasers or consumers in the sale, production or transportation of any produce, article or commodity," shall be deemed guilty of a misdemeanor and be punished by a fine not exceeding five thousand dollars or imprisonment not exceeding one year, or both.

The primary object of every cooperative association of fruit and vegetable growers in the United States is to prevent competition among the members. It is exactly to keep them from dumping their stuff individually and competitively helter-skelter on the market that the association is formed. The primary object of every labor union is to prevent competition among the members—to fix a union scale and stick to it, so that one workman will not be underbidding another.

As we understand the English language—and the decisions so far given by the Supreme Court in interpreting the Sherman Law—every farmer who belongs to a cooperative marketing association and every workman who belongs to a labor union will be liable to a fine of five thousand dollars or imprisonment for one year, after this bill becomes a law.

Of course, you say, the Government will never think of prosecuting farmers and workmen. Then it will have a law that is a lie.

## Partners in Vice

THAT there is no profit to the public in a partnership with vice is the outstanding fact in Abraham Flexner's report to the Rockefeller Bureau of Social Hygiene on conditions in Europe.

Police records show that there is a more or less constant quantity of burglary in every city. Your hopeful theorist might say: "Since we are bound to have about so much burglary anyway, why not license our burglars, make them report periodically to the police and put them under bonds not to murder anybody while burgling? Thus, by restricting the number of licenses we shall be able to keep burglary down to the irreducible minimum, and shall be sure that though citizens are robbed they will not be killed."

That might have a plausible sound, but experience would show that under such a system you would have your licensed burglars and then just as many unlicensed ones as there were before the system was adopted.

So, on a more or less plausible theory that the social evil might be kept down to an irreducible minimum and the spread of disease prevented, a system of licensing, with medical examination and police regulation, was very general in Europe a dozen years ago.

Mr. Flexner's report shows clearly that this system has everywhere broken down and is now either abandoned or in the way of being abandoned. It did not in the least keep the social evil within set bounds. It did not in the least prevent the spread of disease. There was the licensed vice

and then an equal or greater quantity of unlicensed vice. By its policy of tolerating organized, established, advertised vice the licensing city merely got dirty hands and more vice than before.

No profane law can prevent vice, but any profane law or ordinance that expressly or by implication sanctions it—as by licensing, segregation, and the like—will probably do much more harm than good.

## Two Kinds of Property

THERE is not much sense in the distinction between real and personal property as the law has applied it time out of mind. A farmer takes up a quarter section of raw land and by his skill and industry makes it highly productive. From the produce of his industry he erects buildings and buys cattle, which increase under his care. Presently he has a house, a barn, a thousand bushels of corn in a granary, twenty head of animals—perhaps some money in the bank.

All these things are equally the result of his labor applied to the land. He "made" them, in the sense that they came into their present position of usefulness and exchangeability through his effort. There is nothing more real about the house and barn than about the corn and cattle. They are not even immovable, as the law pretends them to be. So, too, if the land now yields wheat and corn where it formerly yielded only bunch-grass, that is a result of his effort. He made them.

The true distinction is between gratuitous and earned property—between that which is simply a bounty of Nature and that produced by human effort. On this farm the only thing the farmer did not make was the raw land. The United States gave that to him or to some predecessor. No one can earn or honestly make anything without benefiting other people. The farmer's wheat and beef benefit others. If a merchant succeeds it is by serving his customers well. All that a man can produce by his skill and industry he should enjoy as fully as possible.

On earned property taxes should fall lightest. The unimproved quarter section held speculatively for a rise should pay more—not less—taxes than the one that human effort has made useful to the community. The distinction between real and personal property that the law draws obscures the true distinction.

## Evolution of the Club

IT STARTS from a fine human desire for companionship. Here are so many of us, living in the same vicinity, more or less acquainted with one another and having some broad interest in common. Let us get together and form a club. We can rent and furnish very comfortable quarters at no great expense. Then we shall have a place to drop into and meet one another at luncheon—to foregather of an afternoon or evening—a cozy place with the warm and intimate atmosphere of our mutual friendliness and our common interest.

Well, we form our club and are happy for a little while. Then we notice increasingly that the table linen is cheap and the tiny coatroom crowded; and we cannot give a spread because we have no space in which to spread. That dampens our happiness; so we seek a remedy by taking in twice as many members and renting quarters three times larger—and accumulating a neat deficit.

The larger quarters answer for a time, until everybody begins to remark their narrowness and lack of all distinction, and their general hand-me-down character; so we build ourselves a swell clubhouse. And in order to make ends meet we take in a great many more members, among whom there is nothing in common except ability to pay dues.

In the end we have simply a private hotel in which a crowd of strangers pass to and fro staring at one another, with no more intimate or social atmosphere than in a railroad station.

Its imposing façade impresses the fellow in the street, and that is all it is really good for. In a true social sense it is as bogus as Mrs. Upper crust's big party.

## A Wall Street Instance

LAST month the state of New York offered the public fifty-one million dollars of four and a half per cent bonds. More than six hundred bidders, large and small, offered to take the bonds at a premium of five per cent or thereabout. A big banking house offered a premium of six per cent and thereby, as the highest bidder, got all the bonds.

Within twenty-four hours it resold all at a premium above seven per cent; in fine, the state got six per cent premium, investors paid over seven per cent premium and the banking house made a profit of six hundred thousand dollars in a day.

By all the rules of trade the banking house was entitled to the profit, for it was precisely the unexpectedly high bid of the big house that sent the bonds soaring and set investors scrambling for them. The state might have fixed

an upset price of one hundred and seven—slightly less than investors cheerfully paid the day after; but it is doubtful whether it would have got enough bids at that price to make the issue a success.

The psychology of the thing is familiar to anybody who has watched an auction. Nobody wants the beautiful marble-top center table at three dollars—until somebody bids three and a quarter; then several people want it at three and a half—three and three-quarters—four dollars.

It was the fillip of the big house's high bid that made the bonds go like hot cakes above a hundred and seven—which illustrates that the big houses may perform a valuable though somewhat expensive function in leading.

## Locating the Regional Bank

ON A WEDNESDAY, at Albany, the state of New York accepted a single joint bid for fifty-one million dollars of bonds and at once notified the Bank of the Manhattan Company, its fiscal agent in the city of New York, of the fact.

The next morning at ten o'clock representatives of the successful bidders appeared at the Bank of the Manhattan Company and planked down fifty-four million dollars in spot cash—that being the amount of the principal of the bonds and the premium—in the form of two certified checks for twenty-seven million dollars each. Whereupon the bonds were delivered to them and the transaction was complete.

This huge transfer of spot cash was absorbed into the city's daily exchanges without a ripple. There is only one city in the United States—and only three cities in the world—where the financial puddle is of such dimensions that a fifty-million-dollar fish can swim round it without a splash.

Apparently some statesmen at Washington would be pleased to locate a Federal Reserve Bank at Weehawken, New Jersey, with only a branch for the city of New York.

## A Choice of Names

SENATOR BRISTOW, it appears, proposes to seek reelection as a Progressive Republican. We all know what Republican means. It means the Payne-Aldrich Tariff Law and the Chicago convention that renominated Mr. Taft. It means Mr. Barnes, Mr. Penrose, Mr. Cannon, Mr. Root.

What Progressive may mean in that connection is less easy to say. It might mean progression toward the excessively ripe Republicanism exemplified by Ex-Senator Lorimer.

Where is a man going, anyway, when one leg walks forward and the other backward? What is the political contents of that candidacy which labels itself with one word signifying reaction and another word signifying advance? What o'clock is it when one hand points to week before last and the other hand to tomorrow? Where will you land when the ship advertises two destinations in opposite directions?

Certainly a statesman has the right to choose any designation of himself that appeals to his taste or that he judges likely to spread over the greatest electoral area; but with a whole dictionary to pick from it seems as though he might choose a designation which has meaning, or at least avoid one which is a contradiction in terms.

If a man wants to progress why should he back up ten miles in order to do it?

## Our Foreign Policy

UNDOUBTEDLY we are a somewhat chesty nation. And our foreign affairs are largely in the hands of a Senate that, besides being always inspired by colossal jealousy of its own prestige and perquisites, naturally loves the chesty pose.

If we want to grant a subsidy to American shipbuilders in the indirect and insidious form of a remission of Panama Canal tolls—because we do not quite dare to grant a direct subsidy—and if Great Britain conceives a silly notion that this remission violates our treaty with her, Great Britain can go hang!

Theoretically we accept the principle of international arbitration, but in any specific case where arbitration is not convenient we spurn it with a snort of defiance. We have a treaty with Japan, but let no slant-eyed son of Nippon presume on that ground to criticize our state laws.

We had a treaty with Russia that nowhere guaranteed our citizens equal treatment in the Czar's domain. Russia, without any violation of the treaty, treated our citizens unequally. Very properly we abrogated the treaty, but it was only by brisk executive action that we were saved from calling Russia a liar to boot.

Undoubtedly we are somewhat chesty, as a powerful and fortunate youth is more or less liable to be. Now and then a situation arises—as over this Mexican business—when it seems that a more thoroughgoing courtesy and a nicer regard for our neighbor's sensibilities would not have been a bad investment.

The Rooseveltian motto is: "Speak softly and carry a big stick!" We have the stick but not the soft speech.



# WHO'S WHO-AND WHY

Serious and Frivolous Facts About the Great and the Near Great

JAMES RUSSELL LOWELL once sapiently remarked: "There is no good in arguing with the inevitable. The only argument available with an east wind is to put on your overcoat."

Had the esteemed Mr. Lowell known a certain party in the Sixty-third Congress, which is the number of the one at present perched on the hands of Mr. Wilson—on his neck, or his back, and on such other roosting places as Congress, having the roosting tendency developed to an almost abnormal degree, so to speak, can infest—Mr. Lowell would have revised his pronouncement to read as follows:

"There is no good in arguing with the inevitable. The only argument available with Claude Kitchin is to put on your earmuffs."

A disputatious person is Kitchin, prone to present his side of the case on all occasions; and no case was ever known or imagined wherein or whereat there was not a distinctly Kitchin side; for he has pronounced views on all subjects of human information and pronounces those views either with or without permission, as the case may be—but always pronounces them.

Of course he is not arrogant about it or supercilious. All he does, when a subject comes up for consideration, is to say:

"My dear sir, you are entirely wrong. As a matter of fact the situation is exactly the reverse. As you stated this proposition you allege that the sum total of two and two is four. Now, as I shall show you—seeking as best I may to conceal my infinite pity for your fathomless ignorance of the matter in hand—the sum of two and two is not four. The sum of two and two, sir, is five."

"Well," you concede, in order to maintain peace even at the price of arithmetic, "let it go at that. The sum of two and two is—as you so illuminatingly state—five."

"Wrong!" Kitchin will shout. "I am amazed at the feebleness and futility of your reasoning. Have you no mental processes worthy of the name? Does logic make no appeal to you? Is your mind so benighted, turbid, obnubilated, obfuscated and imperscrutable as not to comprehend the simple truth of the statement that the sum of two and two is three? And, sir, having made this assertion, and despite your cowardly attempt to escape the consequence of your rash surrender wherein you sought to agree with a mere tentative proposition of mine, I am now prepared to argue and shall insist on so arguing this matter with you to a logical conclusion, and show you the error into which you have fallen."

There is no escape. Whenever Claude Kitchin happens along there must be an argument, else Claude will not be happy. There was that time when he was walking on Pennsylvania Avenue with Senator Ollie James, who, merely for the purpose of making conversation, said in a casual way:

"This is a mighty fine Havana cigar I am smoking."

"What's that?" asked Kitchin, who was bored to death because the senator had said nothing previously that gave him a chance for a dispute.

"I merely remarked that this is a mighty fine Havana cigar I am smoking," repeated the senator, knowing what was coming and casting an eye backward to see whether a street car was conveniently at hand.

"That a Havana cigar!" exclaimed Kitchin. "Why, my dear senator, I am amazed. Let me divide that statement of yours into its component parts: First, you have a cigar;

second, you are smoking it; third, it is a fine cigar. For the purposes of argument I shall admit those three postulates to be reasonably correct. Now then, we come to the most important of your assertions, which is—to wit—that the fine cigar you are smoking is a Havana cigar. How do you know it is a Havana cigar?"

"Well," the senator replied, "it tastes like one; it looks like one; and the man who sold it to me said it was—and he took it out of a box that said so too."

Kitchin threw up his hands.

"How futile are your contentions!" he said. "In the first place you say it tastes like one. Allow me to call your attention to the physiological fact that of all the organs of sensibility the tongue is most deceptive. Taste is a relative matter, depending on the whim of the mind. If you, with your great mind, should not think that you are smoking a cigar, but that you are eating an onion, you would taste the onion—not the smoke. Secondly, you refer to the object you have in your mouth as looking like a Havana cigar, when you well know that the eye rarely conveys the exact impression to the brain—the sense of sight is almost if not quite as deceptive as the sense of taste. And as for your third contention, why, my dear sir, that is puerile, for who can believe anything one hears in these days when false statements are rampant and unchallenged?—except by myself and a few others."

"As for the box, did you see this identical cigar put into the box? If not, why lug that inconsequential detail into the argument?"

## A Procession of Political Ifs

"BUT," protested James wildly, "I am not arguing. I don't care what kind of cigar it is. I like it. That is all there is to it!"

"Not arguing!" exclaimed Kitchin. "Why, you forced this argument on me! I had said nothing. Apparently"—and he was quite indignant—"there are people who make statements thinking they may go unchallenged—but not while I am about."

And that is the exact truth of it. No person may make a statement when Claude Kitchin is about unless he is prepared to argue it down to the smallness of a bug's ear, and to maintain vigorously every contention he makes. Hence if it happens as many hope it will happen, there is likely to be some hairsplitting on the floor of the House of Representatives next year that will keep those wranglers up there employed for many disputatious hours.

You see, Claude Kitchin is second man on the majority side of the Ways and Means Committee, ranking next to Oscar Underwood. Now the chairmanship of the Ways and Means Committee carries with it the floor leadership of the House of Representatives. Thus, if Oscar Underwood shall be successful in his campaign for the senatorship in Alabama, wherein he is opposing that loud alarm of war, Captain Richmond P. Hobson, then, in the natural course of politics and events, with the flitting of Underwood to the Senate, Claude will be elevated to the Ways and Means chairmanship and simultaneously given the majority leadership on the floor.

Conjure up the situation—albeit there are several ifs in it! If Underwood is sent to the Senate; if Kitchin gets to be floor leader; if the Democrats hold the next house—all these are potent, but most are predicated—then Jim Mann will rise one bright morning and say urbanely: "The gentleman is a villain and a traitor to the state, and the truth has not been in his vicinity for forty years—and then some!"

Whereupon Claude Kitchin will argue the points made, regardless of whom Jim Mann had in mind; and seventeen suns will set before the argument is concluded. Talk about arguing with the inevitable, as did Mr. Lowell! Claude is not only inevitable but imminent, incessant and tonitrous.

He is a hefty citizen, none the less, from a family that seemed at one time to have about all the Congressional privileges of North Carolina; for three of the Kitchins have served in the House, and two of them, if I remember correctly, at the same time—William W. and Claude—while William was also elected governor of the state; a family, I should say, that realized adequately the advantages of the suffrages of a free and untrammelled people and knew a little politics on the side.

Claude is a sturdy citizen hailing from Scotland Neck, North Carolina, which appears to be the Kitchin ancestral seat. He was born in 1869 and has been practicing law at the home place since 1890. They elected him to the Fifty-seventh Congress, which began its operations in 1901; and he has been there ever since, rising steadily in the esteem of his colleagues and becoming a powerful member of the Democracy. He is a good speaker, a forceful debater, a student of the tariff and is a man of excellent ability, with full knowledge of the legislative machinery.

However, he will argue. Nothing can stop that. He, as the poet says, "counts that day lost whose low descending sun" sees—by himself—no argument begun; and he is not particular whether it is finished that day or in a sennight therefrom. The longer one runs the more fun he can have out of it.

And if perchance his eye should fall on this humble testimonial to his copiousness and continuity as a wrangler, he will immediately lay down a series of propositions tending to prove the statement that he never had or held an argument in his life, and always agrees in a most deferential manner with every statement made.

## A Dear Dog

FRED KELLY was negotiating with a street dealer for an Airedale pup.

"How much?" asked Kelly.

"Three dollars."

"Well, I'll be along this afternoon again and I may buy him."

"Better take him now. He'll probably be five dollars by then."

"Why the raise?"

"Oh," said the dealer, "probably I'll become attached to him by that time."



Alas! Poor New York!

# THE FOREHANDER MAN

By Will Payne

GRAFTING on investors—in spite of the Post Office Department and of recent Blue Sky legislation—is still a very flourishing industry. The number of people who have some surplus money, but little experience and less discretion in the placing of it, must be prodigious. The whole trouble is that such people put their trust in specious circulars and eloquent agents instead of dealing exclusively with persons of established reputation.

Look, for example, at the promotion of life-insurance companies in recent years. The investigations of 1905 disclosed many abuses and some very loose management in the biggest life-insurance companies—giving the public an impression that there was a great deal of inside profit in that business. Gangs of promoters immediately started out to capitalize that impression. Life-insurance companies were organized all over the country and the stock sold to investors on the assumption that life-insurance stock was always a source of large and sure profits.

Recently Best's Life-Insurance News, of New York, made an investigation of the life companies that have been organized in the last eight years. To put the results in a nutshell, it found that the number of such companies was one hundred and eighty-four; that subscribers to the stock had paid into the treasuries, in round numbers, sixty-five million dollars; that the promoters had retained ten million dollars which was paid in by subscribers but never reached the companies' treasuries, making a total investment of seventy-five million dollars; that, taking a fair reinsurance value for the insurance in force and counting loss of interest, this investment showed a depreciation of thirty-five million dollars.

## Promoters' Methods

It is true that some of these new companies were formed and floated without false pretenses and are now in a sound, promising condition, so that investors may reasonably expect security for their principal and a fair dividend return; but such companies are rather more the exception than the rule.

In the main, the new companies were the work of professional promoters whose only motive was to grab off as large a profit as possible for themselves, then leaving the fledgling to its fate.

One point on which the promoters play is local pride. Here is the flourishing city of Algomy, in the state of Misarkana. It has two hundred thousand inhabitants, many industries and a prosperous tributary territory; but it sends its life-insurance money off to New York and New England. What a fine thing it would be to organize the Algomy Life-Insurance Company right here at home! It would bring millions of dollars for the local banks to handle, provide funds for local investments and be a splendid advertisement.

Practically without exception, the promoters are thus able to enlist some of the leading men of the city or the state for their board of directors.

One melancholy fact, which the investor must always keep in mind, is that the most respectable names on a new company's roster of directors may mean nothing at all as to the soundness of the company's securities.

In a great many cases, by playing on their vanity and self-interest, men of standing can be got to lend their names to enterprises of which they know very little.

Having got a respectable list of names on the directorate, the next thing is to sell the stock—by personal solicitation, by alluring pamphlets and circulars, and usually by newspaper advertisements. In this campaign one fetching bait consists of pointing to the profits of a few old and very successful stock life-insurance companies. For example, on a pamphlet that lies before me the following is prominently displayed:

"Ten original \$100 shares in the Union Central are now worth \$40,950; ten original \$100 shares in the Aetna Life are now worth \$52,896; ten original

\$100 shares in the Metropolitan are now worth \$148,240; ten original \$100 shares in the Prudential are now worth \$248,000."

Pointing to the great profits that a few very exceptional concerns have made is always a stock argument with the promoter of new companies. Inviting you to subscribe to the stock of a new life-insurance company because ten original shares in the Prudential are now worth over two hundred thousand dollars is exactly like asking you to buy stock in a new oil well because John D. Rockefeller made a billion dollars in oil. It is like asking you to lend money to the corner clothier because Marshall Field made a hundred million dollars in drygoods.

Another typical promoter's pamphlet contains the following amazing statements: "It is practically impossible for the stock to depreciate in value. Life-insurance dividends run from ten to twenty-five per cent and upward. There is not a legal-reserve company whose stock is worth less than the amount paid by the original investors."

The very successful companies mentioned above have been in existence many years, and everybody with any knowledge of the subject is aware that to build up a life-insurance company to a point where it will pay large legitimate dividends to stockholders must almost invariably be a process of many years.

In getting business the new company is necessarily handicapped by its newness. When it comes to making a contract that will run during a man's lifetime and be settled up only after his death, a majority of men will naturally give the preference to a concern of long-established reputation. It is true that in a local and limited field the new company may overcome this by personal acquaintance; but in a great many cases it overcomes the handicap by paying an excessive price for the business—which, of course, militates against any profit to stockholders.

In the Best Insurance News' compilation few of the new companies have paid a legitimate dividend to stockholders. The stock is usually sold at double its face value—that is, if the shares are ten dollars each, subscribers pay in twenty dollars a share, thus forming a surplus fund equal to the capital stock. As to a number of companies that have paid dividends, comparison of the amount of surplus at the time of organization and amount at the present time shows that the dividend has practically come out of surplus—that is, a little of the stockholders' own money was handed back to him.

As to the sure profits in the life-insurance business, of the one hundred and eighty-four new companies that have been formed in the last eight years thirty-eight have already retired—by winding up their affairs, by merger, or by reinsurance—and in nearly every case with a loss to the stockholders.

## Handicaps of Young Companies

There is not only the natural handicap that a new company suffers in getting business, but, where the company was the handiwork of professional promoters, there was the further handicap that a substantial amount of the money paid in by stockholders was retained by the promoters for their services. Here is one company, with two hundred and fifty thousand dollars' capital, where two hundred thousand was absorbed in organization expenses; another, with five hundred thousand dollars' capital, where three hundred thousand was absorbed in organization expenses. Relatively very few of these companies now show a surplus equal to that which subscribers paid in at the time of organization.

Almost all these new companies were organized in the West and South—where,

as a rule, life-insurance laws are still more lax than they should be. Adequate state laws strictly limiting the cost of life insurance would do a great deal to discourage mushroom promotions.

If anybody represents life insurance to you as a sort of get-rich-quick proposition in which you can make a large, sure profit, do not listen to him for a minute; above all, do not trust him with so much as a dollar bill.

In the first place, the success of a life-insurance company—like the success of nearly everything else—is absolutely a question of management. I presume, from first to last, at least a dozen companies have failed for every one that has made a success.

In the next place, there is constantly increasing governmental regulation of the business of life insurance. The public character and public importance of that business are more clearly recognized every day. Consequently the business is more and more strictly limited and hedged about by law. It constantly tends to become more mutual, with all the profits that the assets earn going to the stockholders, and only a very moderate return, at best, left to be distributed among the stockholders.

True, some new life-insurance companies are in sound and fairly promising condition; but, given an honest promotion—with no big rake-off going into the promoters' pockets—and an able management, to build up a new company to a point where it will pay a good return on the stock is almost invariably a long process. Under the most favorable conditions it is an investment for the long pull.

## Fire Insurance Concerns

The new fire-insurance company is under the same handicap as the new life-insurance company. As a rule people prefer—in these matters, where the whole question is as to the responsibility of the company at a future date—to deal with well-established concerns.

In getting business the fire-insurance company depends, of course, on local agents. Outside of a few big cities nearly every well-established agent represents enough companies to take care of all the business he can get. Pretty generally he cannot get nearly so much business as the companies he represents would like to write.

Why, then, should he take in a new company and give it part of his business? Quite often he does so only because the new company will either pay him a higher commission than the old companies, or because it will accept risks that the old companies reject. In short, very often the new company—as to a considerable part of its business—both pays a higher commission and accepts poorer risks, which conditions obviously militate against profits for the stockholders.

Here is one type of promoter's contract for the flotation of a fire-insurance company with one million dollars capital and one million surplus: It provides that the promoters shall have seven and a half per cent of all money paid in, and that the total organization expenses shall not exceed twenty per cent of the amount paid in. In short if subscribing stockholders pay in the full two million, a hundred and fifty thousand of it goes immediately to the promoters, while four hundred thousand may be absorbed in organization expenses.

Moreover subscriptions to the stock are payable in ten equal monthly installments; but the promoters are to retain their whole commission out of the first money paid in. Suppose the whole amount of stock has been subscribed and the first installment, amounting to two hundred thousand dollars, has been paid in. The promoters at once take a hundred and fifty thousand of it, and if the scheme breaks down then they need not worry. Only the stockholders need worry.

The mortality among new companies is quite high. I have a list of twenty-seven companies that failed, reinsured or otherwise went out of business in 1912. Two-thirds of them are new companies.



Magazine and Sloping Grates of Hot Water Heater

A water-jacketed fuel magazine and sloping grates enable

**Spencer**  
Steam, Vapor and Hot Water  
Heaters

to burn cheap coal and  
reduce heating costs  
**ONE-THIRD to**  
**ONE-HALF.**

In ordinary winter weather, the magazine requires filling but once a day and never more than twice. The sloping grates insure even depth of fire and perfect combustion.

These features enable the "Spencer" to successfully burn the small, cheap sizes of hard coal, such as No. 1 Buckwheat and certain inexpensive Southern and Western coals.

As the "Spencer" requires no more tons of these cheap fuels than ordinary heaters do of the larger expensive sizes, the saving in coal bills is apparent.

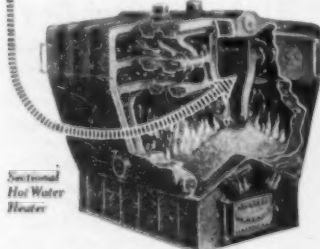
Thousands of owners are cutting their heating costs 30% to 50%, some with "Spencers" installed 20 years ago.

For apartments, flats, greenhouses, etc., the "Spencer" is THE heater, not only for its remarkable economy, but because it maintains heat all night without attention. In residences, the "Spencer" relieves the "women folks" of heater care.

Our complete catalog fully describes the "Spencer's" advantages. With it, we will send a booklet giving the experiences of numerous "Spencer" owners. You need both to help you decide the important heater question.

## SPENCER HEATER COMPANY

200 People's Nat'l Bank Bldg., Scranton, Pa.  
Branch Offices—New York City, 511 Fifth Ave., Cos. 42d St.; Chicago, 167 N. Dearborn St.; Philadelphia, Morris Bldg.; Boston, 79 Milk St.; St. Louis, 1407 Olive St.; Detroit, Ford Bldg.; Buffalo, 1277 Main St.; Minneapolis, Plymouth Bldg.; Denver, 521 Seventeenth St.; Des Moines, Observatory Bldg.; Canadian Sales Representatives—The Walden Co., Winnipeg, 94 Princess St.; Toronto, Lombard Bldg.



Sectional Hot Water Heater

## SPENCER HEATER COMPANY

200 People's Nat'l Bank Bldg., Scranton, Pa.

I am interested in reducing heating costs. Please mail your booklet free.

Name \_\_\_\_\_

Address \_\_\_\_\_

My heating contractor \_\_\_\_\_





# Another View of the Pork Barrel

By Ex-Senator Jonathan Bourne, Jr.

AMERICANS are a marvelously law-abiding and law-loving people. They lose confidence in individuals, but have the highest respect for their Government and its offices. This is wonderful, considering the era of misrepresentation, innuendo and muckraking through which the country is passing!

As soon as speakers and writers take facts and fairness for their guides and adopt the axiom that nobody is justified in making criticisms unless able at the same time to advance a concrete remedy the soundness of which he thinks he can demonstrate, so soon shall we pass from the destructive into the constructive period. The only justified critic is the individual who not only can point to the evil or menace but also can clearly demonstrate a concrete remedy or preventive.

The wanton destroyer of public confidence in the Government is even worse than the destroyer of life and property, because of the effect on all society rather than on the individual. All abhor the wanton destruction of life or property—how much more should they abhor the wanton destruction of confidence in the Government, which must detrimentally affect every individual of the community!

These observations have particular application to the oft-repeated assertions that public-building bills are pork barrels and investment in public buildings a waste of government funds, which assertions tend to shake confidence in the honesty of Congress as a lawmaking body. For years and years newspapers and magazines have referred to every public-building bill as a pork barrel.

Exactly what is meant by a pork-barrel bill depends on the viewpoint of the user of the term; but, in general, this term of disapprobation applies to a bill that makes appropriations from the Federal treasury for a pretended public purpose, but in reality for the purpose of enabling a representative or senator to point to his success in getting something for his district or state.

In that sense the term has been used for decades, until the name carries with it such significance that a law is in everlasting disgrace if some editor points an accusing finger and hurls the opprobrious epithet. The reading public does not stop to ascertain the facts or weigh the argument, but accepts the broad assertion that certain bills are pork barrels.

## Appropriations Wisely Made

Personally I have neither fear nor reverence for names; but I have great respect for facts. During my six years in the Senate I served four years in the Committee on Commerce, which reported the river and harbor bills, and two years in the Committee on Public Buildings and Grounds.

My attendance on the meetings and participation in the work of the Committee on Commerce was constant, and I have personal knowledge of the presentation of facts on which the river and harbor appropriations were based. Of course I do not undertake to speak of bills passed prior to the time when I had personal knowledge of the manner in which the bills were made up; I can and do assert that during the past six years the river and harbor bills have contained extremely few items that, in my opinion, were not fully justified from the standpoint of good business policy.

I do not say that no mistakes have been made. It is not my purpose to claim that results have fully justified every appropriation. No such accomplishment can or should be expected. In their private business affairs men of recognized business experience and judgment make investments of their own private funds that prove to be unsuccessful ventures; yet the investments were made on a showing of facts that gave every assurance of profitable returns.

It is not to be expected, therefore, that in the transaction of public business the appropriations made by Congress for river and harbor improvements will always bring the results anticipated and desired. There will always be some errors of judgment on the part of the members of Congress in making appropriations; there will always be some errors of judgment on the part of

engineers concerning the character of improvement needed to render a river or harbor better suited to the needs of growing commerce.

Though my attention to the work of the Committee on Public Buildings and Grounds was not so close as in the case of the Committee on Commerce I have a deep impression that there were extremely few items in the appropriation bills which could be criticized as being of the pork-barrel class. The number and amount of these items were so small as to be inconsiderable as compared with the total.

Feeling that the public is entitled to some definite information on the subject of government investments in public buildings and grounds, and that such information is lacking, I have taken the trouble to secure from the custodians of public buildings in every part of the country as definite data as possible regarding the actual value of property in which the Government has invested its money.

## Losses Offset by Gains

In gathering this information I purposely excluded the District of Columbia, where the buildings and sites are for general administrative purposes and where the question of expediency of construction of a building cannot be raised. I also excluded Alaska and our insular possessions, where conditions are extraordinary and the number of public buildings small.

In the states of the Union there have been, according to information given by the supervising architect, 1328 sites acquired by the Government. On some of these no buildings have been erected, as the appropriations for them were made in very recent years. I have received reports from the custodians of 1116 sites, which cost the Government at the time of purchase, or for additions thereto, a total of \$43,863,912.47.

After consulting with men in their several communities who are familiar with property values these custodians gave me an estimate of the present market values of these sites, exclusive of the buildings thereon; and they aggregate \$109,484,685.69, showing an increase in value of \$65,620,773.22.

I hear some critic interpose, however, that some of these sites were purchased thirty or forty years ago, and a very few even nearly a hundred years ago. Very well. In anticipation of this point being raised I have had a computation made of the interest on every one of these site investments at three per cent, compounded annually from the date of the investment. I think no one who knows how rapidly compound interest accumulates in a long period of years will question that this is a large allowance against the Government. These investments, with the accumulated compound interest, amount to \$104,895,571.99, showing a gain of \$4,589,113.70 over the investment and compound interest combined.

This does not mean that the Government has made money on every public-building site it has purchased. The fact is that in some instances the sites are reported as being worth less today than they were when purchased a number of years ago; but those few small losses are more than offset by some remarkable gains.

In Chicago, for example, the Government purchased a site for a Federal building in 1872, paying therefor \$1,259,385. The present value is placed at \$9,003,450—a gain of \$7,744,065. In 1875 the Government purchased a site for a post office and courthouse in Portland, Oregon, paying therefor \$15,000. Today that property is conservatively valued at \$1,360,000. A site purchased in 1874 in St. Louis at a cost of \$363,882 has a present value of \$4,000,000—an increase of \$3,631,118. A public-building site in Denver has grown in value from \$65,825 to \$350,000 in the last thirty years.

And these increases in value will continue. In many of the undeveloped states the growth in value of real property in the next few years will be marvelous; so that future comparisons will show a continuation of the gain disclosed by the figures I have gathered. I submit that, so far as the

purchase of sites is concerned, the record shows good business policy on the part of the Government.

With regard to the relation between the original cost and the present value of the buildings erected on these sites, information is, of course, not obtainable in definite form. A public building, like a private building, deteriorates with age, though the superior material and workmanship in a public building make it more lasting. Hence in the following estimates as to both public and private ownership I make no allowance for depreciation.

The Government has \$212,248,750.15 invested in public buildings—this amount including not only the original cost of construction but the cost of extensions, alterations, repairs and maintenance down to June 30, 1912. To this should be added \$49,495,455.22, the original cost of the sites down to the same date.

These seven hundred and sixteen completed buildings concerning which I have received reports have cost for site, original construction, extensions and repairs an aggregate of \$217,588,047; and the custodians estimate the annual rental value of this property at an aggregate of \$11,795,571—or about five and a half per cent on the investment.

On February 28, 1913, the interest-bearing debt of the United States was \$965,697,610 and the average rate paid was 2.37 per cent, the low rate being partially due to the circulation privilege carried by these bonds. Assuming that the Government had to pay three per cent for its money, then the investment of \$217,588,047 would cost the Government annually \$6,527,641.

So, to my mind, this is what the Government pays annually on its investment in the public buildings and sites above enumerated; whereas under private ownership, with governmental rental of the same property, according to the estimate of the government custodians, it would have to pay \$11,795,571, thus showing that the government is the gainer of over five million dollars a year by governmental ownership and operation, as against private ownership with governmental rental on the approximate basis of five and a half per cent.

If the reader concurs in my conclusion that eight per cent would be the charge under private ownership, in order to cover taxes, insurance and a six per cent return on the investment, then the Government would have to pay an annual rental of \$17,407,043—or nearly eleven million dollars a year more under private ownership and governmental rental than it actually would under governmental ownership and operation.

## Public Buildings Local Standard

In every city of enterprising spirit there will be found private business concerns operating in buildings far more costly than the absolute needs of the business require. The owners have abandoned their original quarters and built anew; but it may be said these men are in competitive business, and they figure that their unnecessary investment in a fine-looking building is a sort of advertisement that brings them additional trade sufficient to justify the outlay.

Are we, then, to assume that because the Government is not engaged in competitive business it should conduct its affairs in unsightly, unsanitary buildings? I think not.

Though I do not believe in official extravagance or maintenance of luxurious quarters for the sake of display, I believe government officials should be provided with quarters at least up to the average of those occupied by men engaged in private business of similar importance. Where a public building is erected it should be one of the best in the city, serving as a standard or an ideal for the community. To see a substantial, comfortable, but not foolishly expensive public building gives a citizen more regard for his country and more pride in his citizenship.

Undoubtedly there has been just ground for criticism of a few individual appropriations; but these instances are so unimportant that they do not justify the general impression that public building is synonymous with pork barrel.

## Make This a More Enjoyable Summer

MAKE it one long vacation filled with boating pleasures from beginning to end. Make it a summer of skimming about over lake and stream to the summer home, camp, hunting or fishing grounds without a flick of work. Simply forget oars and paddles. Just have the bulkiest time you ever had—scooting about with your motor-boat.

There's just the price of a Caille Portable Boat Motor standing between you and such sport. If you haven't a row-boat, don't let that deprive you of a summer chuck full of fun—buy one or rent one—but get one. Then attach a

## Caille Portable Boat Motor

by simply turning two thumb screws. Next fall, you'll swear the fun was worth ten times the cost of motor and boat. The motor weighs but 55 pounds, generates 2 H. P. and drives row-boats 7 to 9 miles an hour or slow enough to troll. It is steered by a rudder—like any launch. The rudder is of our folding, stone-dodging type (Pat. applied for). Weedless propeller is protected by a submergible fin. Motor is easily adjusted to any angle or depth of stern. Starts with half a turn of the fly wheel. Can be run in salt or fresh water.

## Send for Catalog

It's a heavy-chuck full of interest for lovers of boating. Reliable hardware and sporting goods dealers wanted to handle this outfit.



## For Larger Boats

We build a complete line of marine motors from 2 to 30 H. P. in from one to four cylinder designs. These are made in various types for heavy, work boat service and for pleasure boat use. The 8 H. P. Unit Power Plant shown here with is an ideal motor for the average pleasure boat. It embodies a reversing gear mounted on the same bed with engine insuring perfect alignment of shaft.

We will gladly assist in solving power problems for those building launches. We will also gladly send our Marine Motor Blue book to any address. Agents wanted in unassigned territory.

When writing be sure to state whether you are interested in Portable or Larger Engines.

Caille Perfection Motor Co. 1401 Caille Street, DETROIT, Mich.



## THE RELUCTANT APPENDIX

(Continued from Page 10)



## The Winter Girl

She lives in the great big out-of-doors. She loves the snap and tang of a brisk winter day. Skating, coasting, skiing, keep her rosy-cheeked, clear-eyed, and laughing with health.

As for chapped hands and lips, they never bother—she uses

Vaseline  
Camphor Ice

Reg. U. S. Pat. Off.

A little applied before and after exposure to the wind and cold, keeps hands and lips soft and smooth and healthy.

There is nothing better than Vaseline Camphor Ice for the skin and complexion. For boys and girls—and grown ups, too—this is the simple, natural skin protection against the hurts of frost and wind.

Vaseline Camphor Ice is put up in convenient metal boxes and handy tin tubes. No one who is fond of out-door life should be without it.

Send 5c for trial size

Just off the press—an illustrated booklet describing the many uses of "Vaseline" preparations and containing other useful information. Write for it today.

Chesebrough Mfg. Co.  
(Consolidated)  
45 State Street  
New York City



Amazement, then fear, and then remorse showed on the nine faces of the Telegraph Company directors. Wise paying real money out of his own pocket.

"Go home and take some castor oil," Carpenter advised Howell, feeling he was a doctor because he had no appendix.

"Yes, and perforate the vermiform!" said Wise scathingly. "Why don't you hereafter sign M. D. after your name—Murderer of Directors—hey, Carpenter? You go home, Howell, and let me telephone to Jewett to —"

"I'll see my own doctor. Let me get out of here with my life, will you please?" and Montague Howell left the room hurriedly.

When he reached his house they told him that Mr. William Wise had telephoned five times to learn how Mr. Howell was. Old Wise's friendly anxiety greatly moved Mr. Howell. He called up Wise's office.

"Say, Wise, my doctor says it's only a mild attack of intercostal neuralgia —" "Nobody," interrupted Wise, "ever got that in McBurney's point. I tell you it's appendicitis."

"He's sure it isn't."

"Is he a specialist?"

"No, but he has had —"

"Howell, old fellow, please let me send Jewett, and after your appendix is safely out of you, then you can see as many other doctors as you wish. My wife is a different woman since the operation. I think there would be much more married happiness if people only got rid of their diseased appendices."

Howell was moved by the old flint-heart's solicitude.

"But, Wise," he apologized, "I can't go and be operated on just because I want my wife to love me more."

"Of course if you want to commit suicide, not being operated on by Jewett is as good a way as any. Certainly it's cheaper —"

"But intercostal neuralgia —"

"I don't believe it! I tell you what I'll do: I'll guarantee you in writing that the operation won't cost you over \$900 no matter what Jewett may charge me."

"If it cost only ninety cents I won't let him cut me open! That's flat!"

There was such finality in Howell's tone that Wise realized it was hopeless.

"If that's the way you feel about it you can keep your rotten old appendix and die!" and Mr. Wise hung up the receiver with a bang.

Time urged! Mr. Wise from that moment began to ask all his friends to be operated on for appendicitis. He asked them in the street, in their offices, in the cars, wherever he happened to meet them. Then he began to tackle strangers who happened to have what he considered a look of physical pain. But all that happened was that within forty-eight hours all Wall Street knew that old Wise had gone crazy as the result of worry and anxiety over his wife's illness. His mania was very queer: he imagined all men had appendicitis and insisted that they should be operated for it on the spot. People got so that they turned pale when they saw him coming, his eyes burning with maniacal fury. Hadn't such as he often tried to remove their best friends' appendices with carving knives and razors?

Mr. Wise, in order to popularize appendicitis, wrote a letter to the Sunday editor of the Times in which he said that the medical profession favored a law compelling all people to get rid of the vermiform appendix. He quoted Doctor McBurney's prophecy that the day would come when all children would be rendered appendixless by the authorities, much the same as they are vaccinated. What a comfort to fathers, and what a decrease in infant mortality! No more stomach aches, dyspepsia, indigestion, typhoid or cancer! The Times bit, and published such a harrowing article on the subject that the hopes of William Wise soared.

Not a soul walked up to the operating table however.

Then the practice known as "ambulance chasing," which had always appealed to him as being enterprising and businesslike, gave him a suggestion. It was not practicable to be Johnny-on-the-spot when people were stricken. But he did the next best thing—he advertised. He hated to spend the money, but the option had but nine days to run. This is his advertisement:

"\$100 Reward—One hundred dollars will be paid for information which will lead a person suffering from appendicitis to consent to be operated on by the eminent surgeon, George B. Jewett, M. D. Address W. W., Box 182."

"What does W. W. stand for?" asked the clerk.

"Er—Well-Wisher," replied William Wise earnestly.

"I see!" and the advertisement went in.

Instead of receiving helpful answers when he called the next day at the newspaper office, he was told to step in. In a room behind the counter he found a lawyer's clerk and a plain-clothes man from headquarters, who wished to know why he had inserted such an advertisement.

"Why? To save a human life, as my wife's life was saved by Doctor Jewett, the greatest surgeon in the world. How do you know whether your appendix is in the last stages of gangrene or not? You let Doctor Jewett see you and if he says, 'Operate!' you talk to me before you ask him for his price." He looked hopefully at the clerk, who was sallow and thin and ought to have it out.

The clerk looked at the detective, and the detective looked at the clerk and nodded. Then detective-like he announced the obvious:

"Nuttty!" he said triumphantly.

"You mustn't use Doctor Jewett's name without his permission," said the clerk very gently, for opposition often made them murderous. "You see, he might not wish it. In fact, he told me to say to you that if you wanted to please him very much — Here he is!"

George B. Jewett, infinitely more lunatical looking than "Well-Wisher," rushed in. He had been answering telephone calls all morning from self-appointed humorists among his colleagues, who asked him how he had hit upon such an ingenious but simple device for acquiring a much-needed practice. He was red in the face and his \$200,000-a-year right hand was clenched.

"Mr. Wise!" he exclaimed.

"Yes, I had," explained the old man, "to utilize that option on operation number two. I'm not going to get stuck just because people won't be operated on by you. There are only seven days more to run and —"

"Oh!" Jewett began to laugh. Then it occurred to him that if the story ever got out it would not be so funny—for him. Not being a true humorist he said:

"Mr. Wise, I'll give you \$500 for it. That will make Mrs. Wise's operation cost you my regular price of one thousand —"

"My option," quickly interrupted William Wise, who always saw a dollar in the distance, "will cost you \$2000."

"Why, you are nothing but a black-mailer!" cried Jewett.

"The price is \$2500 now," said W. Wise sternly, "the five hundred being for the insult. If you don't hurry I'll go upstairs to the editorial rooms and tell the reporters just what you did and why, and what sort of a man you are."

Jewett, so perturbed that he showed it, was about to expostulate, when the lawyer's clerk whispered something in the ear of the great surgeon whose sense of humor threatened to be an expensive luxury. Jewett listened, nodding from time to time. In the end he exclaimed:

"Do it!"

The clerk turned to William Wise and said: "I serve formal notice on you, in accordance with the provision of the law, that you have got to stop using Doctor Jewett's name in the public prints without his written consent. We'll bring action for damages. I think we will win hands down. But even if we don't we'll make it cost you at least \$10,000 to defend it. If you don't believe me go ahead. Ten? By George, we'll make it cost you —"

"Of course, if Doctor Jewett objects," began Wise, weakly capitulating, "I'll not use his name." It was a mistake. It also was punishment for his penury. Jewett hastened from the room in order not to betray himself. And Mr. Wise went back to the counter and paid for a new advertisement as follows:

"Any man who is suffering from appendicitis will have \$250 put in his pocket by a Friend of Humanity. Address Box 216. Downtown."

He received 1876 answers, all of them from sufferers who were anxious to call notwithstanding excruciating pains. Of these replies he threw away 1868 as being from impostors. The eight that he asked to call did so. Each was willing to be operated on the moment the \$250 was put in his pocket; but not one could comply with the condition imposed by the Friend of Humanity. Said friend, after proving that Doctor Jewett's irreducible minimum for one first-class appendicitis operation was \$1000, offered to refund \$250 of the thousand.

Only five days remained. Mrs. Wise, greatly perturbed by the restlessness of his sleep and his moanings and groanings and dreadful starts, wished to call in Doctor Wyman.

Mr. Wise refused to see him. Mrs. Wise wept. But drops of salt water never wore away a diamond resolve.

Only four days left on the option!

Mr. Wise ceased to eat. This was really serious, for Mr. Wise was what they call a hearty eater. Mrs. Wise told Doctor Wyman about it in his office. He tried to tranquilize her.

"Your husband," he said kindly, "is a Wall Street man. Probably the market is going against him. None of my millionaire patients eats when the ticker says to him: 'You are wrong! You are wrong!' If I were you I'd leave him alone. He'll get better as soon as the market turns."

"But if he doesn't eat he'll die," she pointed out, being a woman and therefore logical.

"What do you feed him?"

"I gave him some gruel this morning."

"And for dinner, what are you going to have?"

"Well, he said he didn't feel like eating, so I thought a cup of chicken-broth and a poached egg on toast —"

"My dear madam," interrupted Doctor Wyman with a shudder, "you'll kill him."

"Wh-what?"

"Certainly. You will surely make him think he is a sick man. In the nervous condition in which he is, there is no telling how serious an effect such an unfortunate suggestion would have on his mind. On the contrary you want to laugh and tease him. What does he particularly like to eat when he is in good trim?"

"The most indigestible things in the world."

"Lobster?"

"He loves it. But of course I wouldn't think of —"

"But of course you must," said Doctor Wyman impressively. "A whole one and broiled. How is he on pie?"

"Mince is his favorite, but he gets it only at Thanksgiving. I make it from a recipe my Aunt Jenny gave me. She really was my grandaunt. She married —"

"Ah, yes. He likes it?"

"Yes; but it always makes him sick. I use New Bedford rum instead of brandy and —"

"Give him all he can eat. If he gets sick it won't matter. I'll be on the job. I'll give him a pale-blue pill that won't allow him to think about the stock market for twenty-four hours, I'll warrant you!"

She believed in Doctor Wyman implicitly, as did everybody who knew him. Knowing him to be both very kindly and very competent she resolved to follow his instructions unhesitatingly and even enthusiastically. At the worst there was the pill.

That night she greeted her husband with a smile. It only made him more glum.

"I'm going to tell you something that you will be glad to hear, William," she said.

"Who's got it?" he cried eagerly.

"Got what?"

"Appendix — I mean, what is it you're going to tell me? Quick!"

"You're going to eat a broiled lobster for dinner."

He looked so disappointed—only two days left—that on the spur of the moment the only pleasing thing she could think of was to tell him about her bargain.

"I got two lobsters and paid only twenty cents a pound. Mrs. Maynard ordered them, but her husband was taken sick —"

"What with?" he asked anxiously.

"They don't know yet. He's under observation and —"

"What's their telephone number?"

She looked at him in astonishment.

"Don't you hear?" he cried impatiently.



"I don't know. It's in the book. And you are also going to have some nice mince —"

But he had rushed to the telephone. He called up the Maynards. Mrs. Wise heard him say:

"How is your husband, Mrs. Maynard? This is William Wise speaking. Mrs. Wise told me — What? — No! I don't think it's wind-colic. Appendicitis always begins with exactly those symptoms. Oh, no! I'd operate at once. If you put it off you run the risk of perforations — No, I don't wish to alarm you. But you understand the world cannot afford to lose men like your husband, especially in times like these. I'd call in Doctor Jewett and operate — What is that? Time is precious — He does charge rather high, but he's the best man we've got — Oh, from two to five thousand. But he promised me he wouldn't charge any of my family over \$1250. I can say Maynard is a cousin — Oh, don't let that worry you, I'll attend to Jewett's bill. If you wish I'll take \$750 in cash and a note for the rest — Not at all; I always thought a lot of Maynard. If he should get worse — Will you? That's the way to talk! I'll call up again later — Glad I can be of service — Good by!"

He came back beaming. "I think he's got it!" he exclaimed optimistically. "What were you saying about dinner?"

"I got the two Maynard lobsters for twenty cents a pound when they cost her forty. You're going to eat one of them tonight."

"At twelve-fifty yours would come to only two-fifty," he said happily.

"What are you saying, William?"

"I'm saying that I'm hungry as blazes," he retorted, for his reviving hopes had killed his nervous dyspepsia. Not having eaten for thirty-six hours he felt ravenous now.

At nine he called up Mrs. Maynard and learned that Maynard was asleep, but seemed very restless and was very hot to the touch.

"High fever?" he suggested happily.

"I'm—I'm afraid so," Mrs. Maynard whispered.

"Don't be afraid. Jewett takes 'em out as if they were the tassels on blind-cords. A snip! and there you are. One more life saved by sending in time for the greatest surgeon in the world!"

"Let us hope for the best," she used her Sabbath voice.

"Amen!" chimed Mr. Wise so heartfully that Mrs. Maynard felt ashamed of herself for having misjudged Mr. Wise for so many years. It seemed altogether inexcusable of her. And at that she did not know that he fell asleep with a smile on his face, thinking of her husband.

At seven-fifteen Mr. Wise awoke with a pain in his diaphragm. He groaned. He did it again. He awoke his wife.

"What's the matter, William?" she asked.

"Pain!" he answered.

"Where?"

"Ouch!" he yelled. He clapped his hand to the pain and pressed hard.

"The lobster!" she said.

"No!"

"The pie then!" She had no prejudices. The pain went away with much suddenness.

"I'm better now," he told her.

She felt the distrust of masculine assertions concerning pain that all women feel. It begins, when he is a baby, with his mother. She thought of the doctor and said anxiously:

"Dear, don't you think perhaps I'd better telephone?"

"Yes, do. Ask her how he is and say I'll speak to Jewett."

"Whom are you talking about?"

"Maynard. He ought to be about ready for the operation. No time to lose! Ring her up."

"Poor Mrs. Maynard!" she exclaimed.

"Such a nice man. We ate his lobster too! Well, after all, it's better out."

"That's what I told her. Hurry up!"

She went away to telephone.

She returned.

"He is all right," she announced reassuringly. "It was only wind —"

"That woman is a fool!" he shouted. "Or worse! He's probably insured for a big amount and she wants —"

"Why, William!" And Mrs. Wise looked at him in reproachful amazement.

"Why, William nothing! It's just like her. Ouch! Ou-u-uch!"

He began to writhe and grunt, paying absolutely no attention to her entreaties to say where the pain was. He tossed from one side of the bed to the other and groaned.

She rang up Doctor Wyman. He came in a rush.

"Didn't stop for breakfast," he told her.

"What's the matter?"

"You'll have it here. He is suffering dreadfully, and I am sure it is all due —"

By that time they had reached the bedside.

"Where is the pain?" asked Doctor Wyman.

Mr. Wise put his finger on a piece of lobster.

Doctor Wyman brushed away Wise's hand and pressed hard.

"Hell's fire!" yelled Mr. Wise, like the good Christian that he was.

"H'm!" muttered Doctor Wyman. "I'm afraid maybe it is appendicitis."

"What?" shouted Mr. Wise, sitting up.

"Keep quiet. Give me a chance to find out, will you?" And Wyman resumed his pain-locating expedition.

"He had," said Mrs. Wise in the judicial voice women use when they invite a dear friend to commit suicide, "lobster and mince pie. Your prescription, Doctor Wyman."

"No," said Mr. Wise. "Send for Jewett."

"Wait, will you? You've got —"

"I've got to get Jewett—today!"

"But I can't tell, the way you squirm, whether it's the lobster or —"

But Mr. Wise said sharply:

"Get Jewett, I tell you! Lydia!"

"Not yet!" said Doctor Wyman.

But Mrs. Wise obeyed her husband.

Doctor Wyman did not live in the same house with her, and Wise did.

Jewett came, prepared. He felt.

"Hurt?" he asked. Even his questions inspired confidence in his skill. "Here?"

"Like blazes!" answered Mr. Wise with a smile of exultation. "McBurney's point. I feel it!"

"Every man is his own diagnostician nowadays," observed Doctor Jewett pleasantly to his colleague.

"It's got to be today, Doctor Jewett," said Mr. Wise determinedly.

"What has?"

"The operation!"

"Why, William! It will be an awful expense."

"No, Lydia. He's got to do it. It's my last day."

She began to whimper.

"Nonsense, William, it isn't so dangerous. You must think you are going to come out all right and —"

"Doctor Jewett, I serve notice that I call on you to perform operation number two as per agreement."

Doctor Jewett's lips twitched as he continued to explore the mince-pie zone.

"Some inflammation and a slight enlargement," he said at length. "I don't know, but perhaps it would be just as well to operate. Do you think, Doctor Wyman —"

"It isn't what anybody thinks; it's what's got to be done," broke in Wise angrily.

"All right. I'll call up the hospital and have an ambulance come for you. I'll operate this afternoon at four."

"Correct!" acquiesced William Wise cheerfully.

As they walked out of the house together Wyman said to his murderous colleague:

"I've known him for twenty-odd years and I never suspected he had such nerve."

Jewett halted in his tracks and asked:

"What do you call it?"

"Nerve! Courage!"

"It isn't courage, Wyman," said Doctor Jewett in the gentle voice with which an eminent specialist differs with the family physician's diagnosis.

"What is it then?" asked Wyman curiously, for Jewett was a very competent person.

"Not courage! What he's got, Wyman, is—a bargain!"

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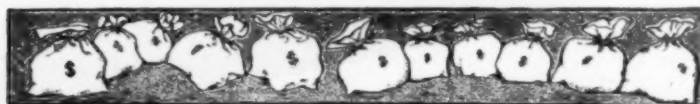
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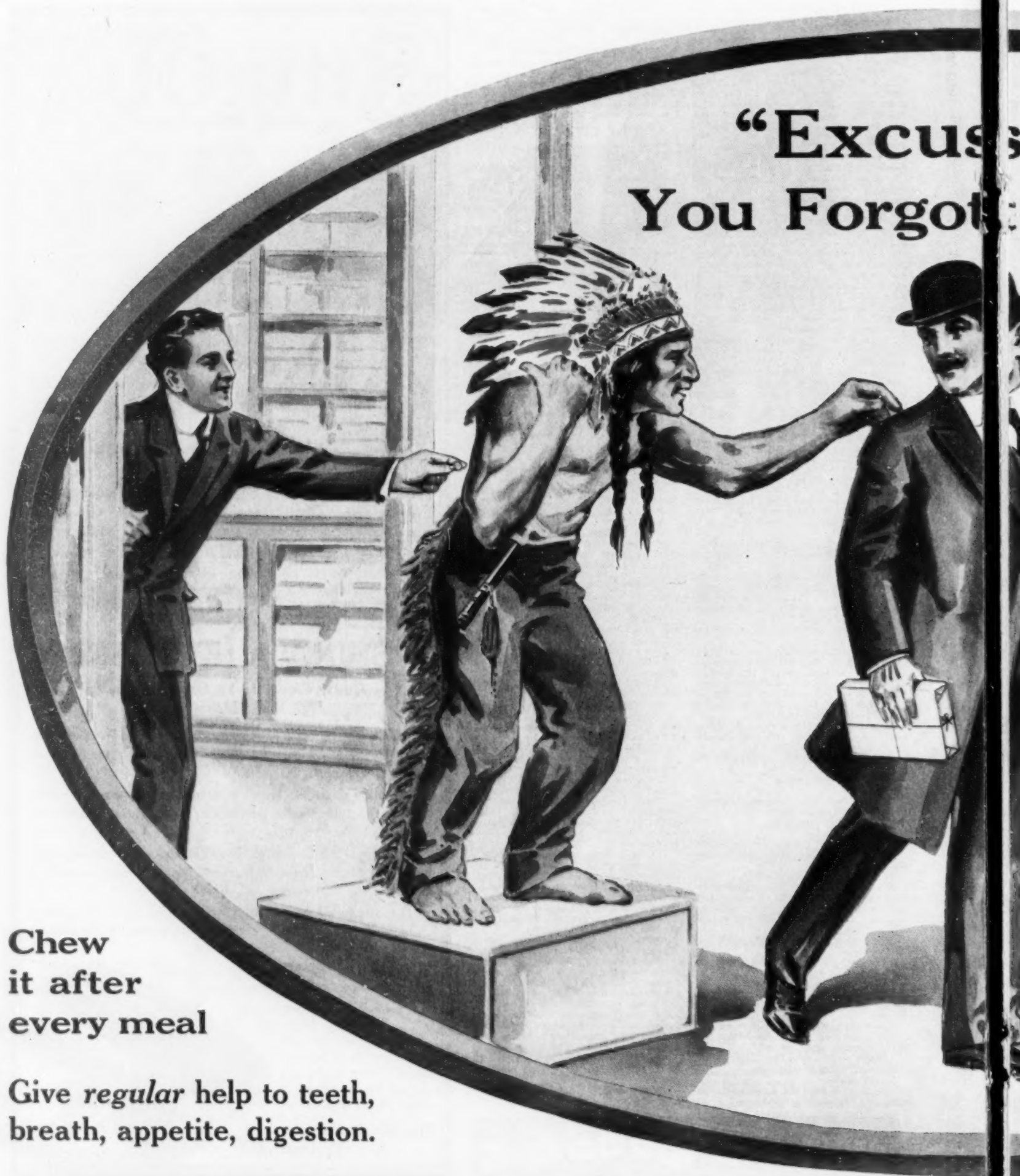
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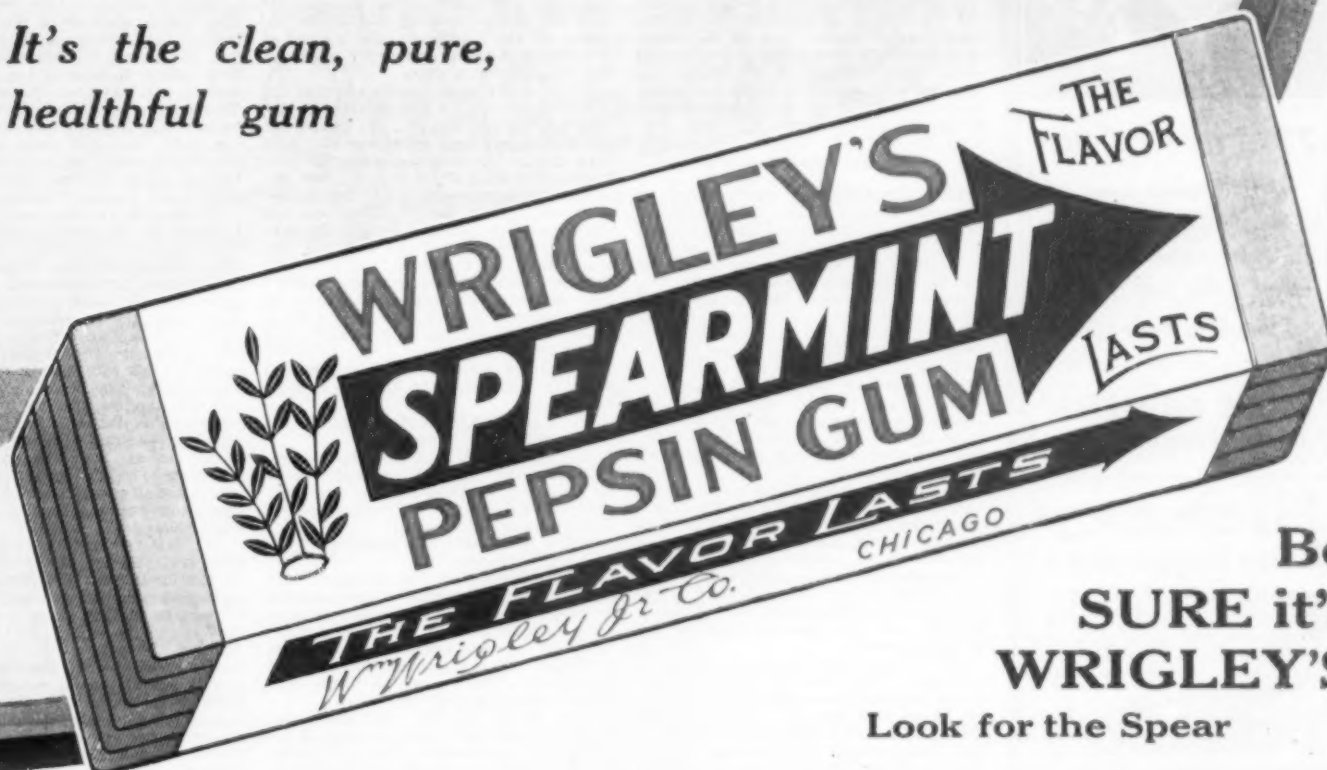
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# THE LAME DUCK

Views of an Innocent Bystander

WASHINGTON, D. C.

DEAR JIM: If you are in the mood, and your harking faculties are in good shape, hark back for about five years and consider what would have happened to a man—any man—who then predicted that in the year 1914 the Senate of the United States of America would pass a bill appropriating forty million dollars for the purpose of building and maintaining a Government railroad in Alaska—or anywhere else!

They would have thrown the net over that prognosticator, Jim, and taken him to Saint Elizabeth's—which is the extensive hospital for the insane this country conducts across the river from the Capital, but near enough to be handy in case of emergency. No preliminaries would have been required, no previous or further evidences of lunacy.

If any person entitled to a say in the matter had risen and begun: "Fellow citizens, I announce to you that in January, 1914, five years from this date, we shall observe the spectacle of the United States Senate not only indorsing the principle of Government ownership for railroads but appropriating large gobs of money to build and maintain a Government railroad"—he would have been stopped right there.

At that precise moment they would have lassoed him and backed him into a padded cell as a most flagrant and dangerous Socialist, demagogue, lunatic and agitator, and unfit for liberty.

Well, that was the case five years ago. Today the Senate passes such a bill after a few days of debate—and passes it by a vote of forty-six to sixteen, which, I may say, rather adequately represents the apparent shift in sentiment in the Senate in that period of time. For in those days the radicals were in about the same small proportion as the conservatives are now, albeit not a radical of five years ago would have gone so far in this matter as forty-six of them went when the bill was passed.

Thirty-four senators did not vote; but if the entire Senate membership had voted it is likely the proportion in the final result would have remained about the same, for there were radicals and conservatives in the non-voting list in about the same ratio as in the voting list. The vote was non-partisan, as it developed, and Republicans and Democrats were both for and against. No Republican of progressive tendencies voted against the bill and all the Democrats against it were conservatives, though John Sharp Williams, of Mississippi, was opposed to it—and John Sharp is a radical-conservative, or a conservative-radical about on the borderland.

## The Opposing Senators

The others opposed were: Bacon, of Georgia; Bradley, of Kentucky; Clark, of Wyoming; Dillingham, of Vermont; Gallinger, of New Hampshire; Lodge, of Massachusetts; McCumber, of North Dakota; Nelson, of Minnesota; Root, of New York; Shields, of Tennessee; Smith, of Georgia; Smith, of Michigan; Stephenson, of Wisconsin; Sutherland, of Utah, and Weeks, of Massachusetts. Of these, Bacon, Shields, and Smith, of Georgia, are Democrats. Among those not voting, Brandegee, Burleigh, Burton, Penrose, and some of the Democrats—not many—as well as a few more Republicans, may reasonably have been expected to vote against the principle; and the rest for it.

Five years isn't a long time as Senates go, but it is an epoch when this revelation is considered, for the Senate, then so conservative that it looked on the extension of the supervisory powers of the Interstate Commerce Commission as an assault on the foundations of the Republic, now gayly votes for a Government owned and operated railroad, and gives three cheers when the project is passed.

Times change and Senates change simultaneously. Since those old boys got wind of the fact that the people intend to have a say about their elections, and since they were forced into passing a constitutional amendment proposition touching on that determination, they have become so tractable about these radical proposals that they

would as gayly vote for a line of airships to the moon, provided they thought the dear and common people desired that sort of a transportation enterprise.

However, it is the sad state of the politics which govern our legislation that a certain percentage of self-interest is observable in demonstrations of this character. It must not be supposed that the conservative Senate of the United States has become radical because the senators themselves have become radical at heart. Such, I regret to inform you, is not the case.

The fact is the Senate is not radical because it is radical per se, but because the people have attained that position in their thoughts and desires. The Senate isn't radical because it wants to be radical in any such proportion as that vote shows, but because it has to be. It is a case of force, both popular and official.

## Presidential Pressure

Four days before that Alaska railroad bill was passed by the Senate—forty-six to sixteen—the bill was beaten by about the same vote. In their hearts the great bulk of the Democrats in the Senate are not for Government railroads. Especially is this true of Alaska as a field for operations; for each senator who reluctantly applauds the doctrine of Government railroads would vastly prefer to appropriate money for such railroads in his own state, where he could get some political good out of them, instead of in Alaska, which favored country, if many of the senators could have their way about it, would be sawed off these United States, towed out to sea, and sunk.

Still, nobody has yet gone so far as to suggest Government building of railroads in the states, though that may come—and the Senate had only the Alaskan proposition before it.

The Senate realized that this was—in a sense, at least, and particularly in a Far-Western sense—a popular measure, strongly advocated by Franklin K. Lane, secretary of the interior, who is informed about Alaskan affairs; but there was grumbling and dissent. The senators earnestly desired to be radical—but not any more radical than the circumstances demanded and the exigencies warranted. They thought this was too all-fired radical—too much like taking all the hurdles at once, instead of proceeding, in a leisurely manner, to go over the jumps one at a time.

It was well enough understood that the President favored the measure; but he had issued no instructions, and the Senate felt disposed to do a little off its own bat—just for a change. Some of the strong Administration men made a poll and, to their dismay, found a preponderance of Democratic sentiment against the bill. They saw the situation: Here was a bill that was proposed by Secretary Lane and had the approval of the President, and it was in danger because there were no definite instructions to get into line and be as radical as needful along the lines laid down. These Administration men went to the President and said:

"Mr. President, are we correct in assuming that you desire the Alaskan railroad bill passed?"

"You are," the President replied. "I am heartily in favor of it."

"In that case," continued the visitors, "it is necessary for you to authorize us to go back to the Senate and say that very thing—and say it forcibly and as coming directly from you."

"Very well," said the President, "you have my permission."

That was all that was necessary. No sooner had these Administration supporters returned to the Senate and passed the word than the other senators, who were inclined to demur, became enthusiastic advocates of the bill, except Bacon and Williams and Hoke Smith, and one or two others; and the bill passed as set forth.

This teaches us, Jim, that the people are paramount; that we have cast off the shackles of conservatism; that a constitutional amendment providing for the direct election of senators—which must be tried

out by thirty-two of these statesmen this very year—is a direct foe to all species of reaction; and, further, that every time the President of the United States whistles a jig tune the Democratic senators instantly feel disposed to dance a jig, no matter whether jig-dancing upsets all preconceived theories of constitutional checks and balances, all precedents hitherto thought to hold the Senate as the great conservative body of the national legislature; for, odd as it may seem, the two things the Senate of the United States fear most are the President of the United States, and their own political futures.

What they think away down inside is another matter. If it is time to be radical—as it is—they will not allow any mere bagatelle of forty million dollars for a Government railroad to stand in the way—especially if the President intimates they'd better not.

The bill must now go to the House of Representatives, and the sentiment there is very much as it was in the Senate before the word of direction came. In their hearts, also, the great mass of the Democrats are not in favor of this project, and a good many of them are stubborn in their opposition. However, the Senate has passed the bill—and passed it because it was up to the Senate to pass it for the reasons I have set down here; and the House will fall in line.

Work has begun on the House Democrats. Most of them will be converted, and once more we shall have an illustration of the great and interesting truth that the man who is running this Government, both in its executive and its legislative departments, is Woodrow Wilson, sometime of Princeton University.

## Radical, But Not Too Radical

At the same time do not get the idea, Jim, that there is any desire on the part of the boss of the game to have himself or his Administration considered as blatantly or offensively radical. It is not so. That is far from his thoughts. The idea of the President is that he has been chosen by the people to lead them and to accomplish certain definite things. Naturally, as he is the leader, his place is ahead of those he is leading, but not too far ahead, Jim!

You will always find the President within easy hailing distance of the people he is leading; and, unless things change greatly, you will always find the Congress within easy hailing distance of him also. We are radical, as it lays now—but sanely radical. We are uprooting no existing orders. What we are doing is gently and carefully inserting wedges here and there, and dropping the existing orders softly to a well-cushioned landing place, so there may be no harm done to any persons concerned.

To this end it tickles the Administration to have the Progressives shout that the trust legislation proposed by the President, and to be adopted by the Democratic House and Senate, is reactionary. That is the gladdest thing which has happened lately. They want the Progressives to label the Administration conservative. They are aching for that designation from that source.

Then they can say to the doubters: "Look here! You persons who say we are violently radical, listen to what these rampant Progressives are saying about us! They say we are not radical. You say we are too radical. Isn't it the fact, now, when you come to strike a general average, that we are radical enough and not too radical—that we are pursuing a safe and reasonable middle course?"

So you have heard no criticism from the Democratic leaders of the men who have claimed loudly that this proposed antitrust legislation is nothing but an evasion and a subversion, and an attempt to chase the devil round the stump—and all that sort of thing. They figure that if one wing of the Progressives holds them to be flimsily radical, and if the old reactionaries hold them to be too radical, they will get the support of all the great middle class between the two extremes, who will consider them in a reasonable attitude; and they will be right.

Yours, reasonably radical, BILL.

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## PERSONAL ASPECTS OF THE PRESIDENCY

(Continued from Page 7)

It is true that something is said in the Democratic platform in favor of only one term for the incumbent of the presidency. That ought to be construed to be a declaration in favor of a constitutional amendment imposing such a limitation, in which the term might be lengthened to six or eight years. Four years is generally not long enough to enable an executive to work out satisfactorily all his national policies. But if the declaration was intended to limit Mr. Wilson, we may be sure that the success of his legislation will make the one-term plank as if it had not been written; whereas if his measures prove injurious to the country and are failures, then the deluge will come to bury the whole platform, the president and the present Democratic majorities in defeat.

The limelight in which the president has his being gives wide publicity to what he says in public, and this is one of his great opportunities. I was chided by a man who wished to be friendly for not using the pulpit which the presidency afforded me to accomplish all sorts of reforms, whether they were within the Federal jurisdiction or not. My training as a judge and as a lawyer perhaps affected me in this regard. I could never feel exactly easy or at home in discussion of subjects that did not seem relevant in some way to the duties of my office, and I could not but feel that where I invaded topics that were really under the control of the states my expressed opinion was, as lawyers would say, subject to a plea to the jurisdiction. The fact that there were precedents to the contrary did not alter my feeling.

President Wilson has inaugurated the practice of delivering his important congressional messages in person. I think this is an excellent innovation or, rather, restoration of an early custom. Jefferson refused to continue it. It has the great advantage of emphasizing the importance of the subject-matter of the measure the president presses, and of focusing the eyes of the people on it in such a way as to stir Congress up to the wisdom of considering it. But a Republican president could hardly have brought the custom back to life. We can amuse ourselves by imagining the torrent of oratory and denunciation that would have followed any such action by an executive to whom the professed disciple of Jefferson in Congress did not owe party allegiance. The awful specter of monarchy would have stalked before a startled people, and it is doubtful how respectfully their shocked representatives would have listened to "these speeches from the throne."

#### Relations With Correspondents

The question of publicity is really a most important one. The president should devote close attention to the proper methods of getting to as wide a circle of readers as possible the facts and reasons sustaining his policies and official acts, in order that he may have the support of public opinion in working useful results. I must confess that I was lacking in attention to matters of this kind and was derelict. Both my predecessor and my successor have been far wiser and more careful in this regard. Perhaps it was another result of that judicial training to which I have referred. When the judgment of the court was announced and the opinion was filed it was supposed that all parties in interest would inform themselves as to the reasons for the action taken. Newspaper men and other publishers and writers for the public know, however, that the people do not learn facts and arguments on any subject by one announcement, and that it needs a constant effort of iteration and reiteration to send the matter home to the people whom it is wished to reach.

The press has much to do with making or marring an administration. The president who knows how to improve the opportunities that the press affords has a great advantage. Such opportunities, if not improved, are apt to become obstructions to his usefulness. On the whole the correspondents of Washington are an intelligent, discriminating and fair body of men. There are a very few who make a business of bearing false witness against honest officials and of instilling poison in the minds of the readers of the press they serve. This is done

with the deliberate design of fomenting discontent with the things that are, and doubtless is done at the instance of their employers.

Personally I had no complaint to make of their treatment of me. Most of them were quite willing to help me. But they properly complained that I did not help them to help me. The standard of the correspondents, if they were given freedom, was often higher in point of fairness and justice than that of the owners of the newspapers at home. The correspondents were journalists, who practiced their profession as lawyers and physicians practice theirs, but their principals were, many of them, business men, affected by the circulation of the paper, by its advertisements and by its financial success. It was thus sometimes possible for me to be on pleasant terms with correspondents of newspapers that were hostile to me, because I properly made allowance for the fact that they were acting under instructions based, not on the merit or demerit of my actions but upon the home requirements of the newspaper. My personal associations with a number of the newspaper correspondents form some of the pleasantest reminiscences of my life in Washington.

#### The Famous Gridiron Dinners

The Gridiron dinners, at which of late years I was a regular attendant, are worthy of mention. They furnished a great deal of fun, some of it bright and excruciating, and all of it of a popular flavor, because it was at the expense of those of the guests who were in the public eye. After some training, both as secretary of war and as president, I was able to smile broadly at a caustic joke at my expense and seem to enjoy it, with the consolatory thought that every other guest of any prominence had to suffer the same penalty for an evening's pleasure. The surprise and embarrassment of foreign ambassadors at their first Gridiron dinner and their subsequent wholehearted appreciation of the spirit of these occasions, showed how unique a feature they were of Washington political life.

The business of government is facilitated and lubricated by the cultivation of social relations both between its own members of all branches and between them and foreign representatives. It has been so in all countries, and there is no reason why a republic should neglect this means of oiling governmental machinery and international relations any more than a monarchy. The promotion of social amenities between the members of Congress and senators and their families and the occupants of the White House helps to mitigate the bitterness of partisan controversy. Though many things are said of the president in the heat of political controversy that are acrimonious and denunciatory in a personal way, people who live in the atmosphere of Washington, and who have the responsibility of office, come to regard such outbursts as rather Pickwickian.

I remember once or twice it seemed to me that members of the legislative branch had been so unkind in their attack upon my motives that my self-respect required me to decline receiving them. But as time wore on it became evident to me that it was very unwise to treat episodes of this kind seriously, and that the best way of avoiding a recurrence of them was to ignore them. A man who has said a mean thing about you and knows that he is mean in saying it, and who approaches you with a consciousness of injustice, and finds you ignoring the matter altogether and treating him courteously and affably, suffers all the penalty that it is wise to inflict and will probably be a little more careful in the future.

The White House is made the official residence of the president for the purpose of enabling him in a dignified and suitable way to entertain not only the official representatives of our sister nations and prominent travelers from abroad, but also the members of the legislative and judicial branches of the government and those who associate with him in executive work, together with the residents of the Capital and the visitors from all parts of the country.

The president is allowed no entertainment fund, but there are so many expenses



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saved to him that there is a substantial equivalent. With the exception of two personal servants, there are no domestic employees in the White House that are not paid by the government. The music at every entertainment is by the Marine Band or some military band that is always subject to presidential order. The flowers and plants are furnished from the government greenhouses, and automobiles, heat, light and ice are paid for out of government appropriation. The president has ample provision for his traveling expenses. He pays nothing out of his salary and private funds toward the expense of living in the White House and of entertaining, except the cost of the food, wine and cigars required for his guests, his family and the very numerous body of domestics. All these circumstances, including the present ample accommodations of the White House, tempt one who has any spirit of hospitality to entertainment.

Of course the really profound and lasting pleasure one has in the presidential office is the bringing about of useful laws and the accomplishment of beneficial executive purposes, but the greatest personal enjoyment of a fleeting kind that I had in the presidency was entertaining at the White House. It was especially gratifying to entertain the representatives of both parties, without any distinctions, and to make members of the opposition feel that the Executive Mansion was as much for their enjoyment as for that of any guests that could be invited.

According to custom we gave four state dinners. The first was the cabinet dinner, at which we entertained the cabinet and their wives and a number of other officials, as well as representatives of the Senate and House and prominent people from Washington and other cities. At the cabinet dinner the guests of honor were the vice-president and his wife or, when he could not be there, the secretary of state and his wife.

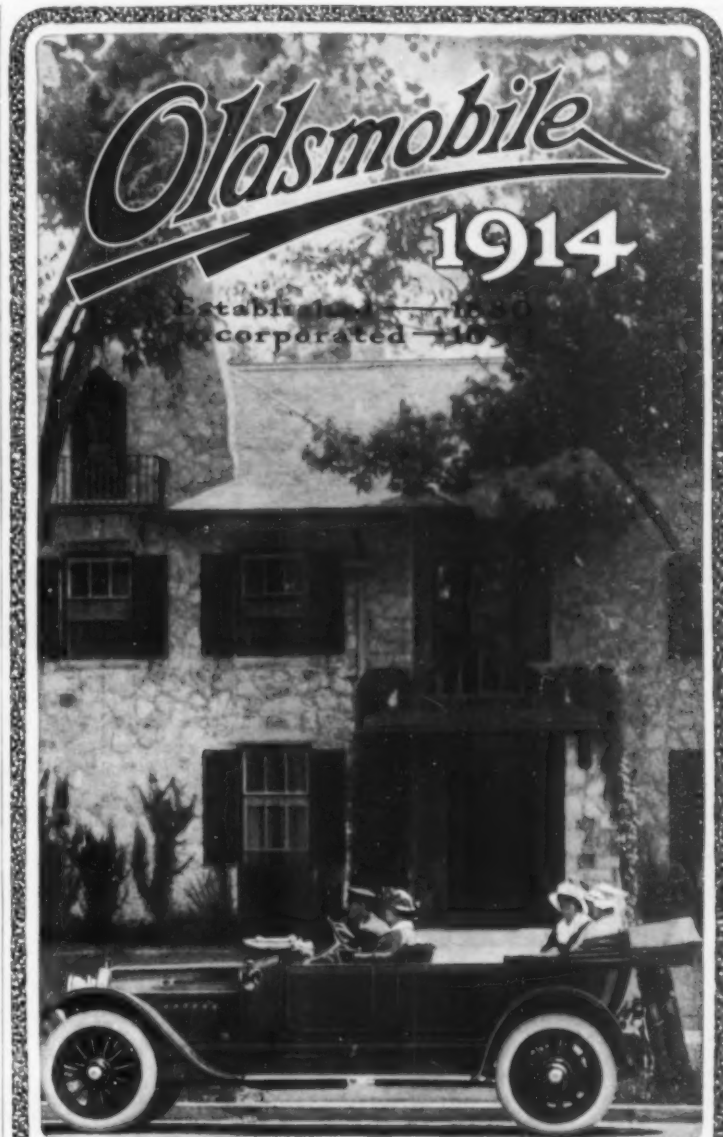
The second dinner was the diplomatic dinner. As the diplomatic corps in Washington is the largest diplomatic corps in the world, only the ambassadors and ministers, and not the secretaries and attachés, were included.

### State Dinners of Eighty Covers

What with the representatives from the committee on foreign relations in the Senate, and from the committee on foreign affairs in the House, with ladies, the dinner always tested the capacity of the state dining room. The number generally exceeded eighty and required a table in the form of a crescent. At the diplomatic dinner the guests of honor were the ambassador longest in service at Washington and his wife.

The third was the dinner to the supreme court, at which the guests of honor were the chief justice and his wife. Mrs. Taft and I found it inconvenient to include the speaker and his wife at any of the other dinners because of uncertainty as to precedence. For that reason we instituted another official dinner, called the speaker's dinner, the speaker and his wife being the guests of honor. In the course of four years we tried to have at our board a large part of those who shared the responsibility of government with us. It was a good thing. There is something about a dinner that suspends hostilities and appeals to the better nature of men and women. It makes them more amenable to reason, and gives them greater desire to be on good terms with all the world.

There were four great official evening receptions, to each of which we invited three thousand guests. The custom had been to invite everybody on the social list of the White House, including all Congress and all public officials and all society people in Washington, to each reception, but it made such a crowd as to inconvenience everybody who came. We thought it wiser, therefore, to divide the guests and invite half to two receptions and half to the other two, including, of course, certain of the official guests at all receptions. This made a company much more easily taken care of, and made it possible for us to provide a supper for all—something which had not been done at such receptions for many years. It also enabled us to clear the East Room, after the formal reception was over, to use the Marine Band for dance music, and to allow dancing until one o'clock—a feature that seemed to be greatly enjoyed. The receptions were the diplomatic, the judicial, the army and navy and the congressional. The most brilliant of these were the diplomatic receptions, at which the



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diplomats appeared in their picturesque and sometimes gorgeous official costumes, and the army and navy receptions, in which the army and navy officers were in full dress military uniform. In addition to this, of course, we had many less formal dinner parties, three or four musicales and several garden parties in the spring.

The question of precedence in Washington has always been one of difficulty. Jefferson attempted the impossible and sought to avoid all questions of precedence, but you cannot go out to a dinner in a mob. It does not conduce to good feeling to jostle one's neighbor, to step on his toes or heels, or to form one of a solid mass of human beings struggling toward the dinner table. In the natural order of things one person must follow another through a narrow passageway, and any attempt to ignore the necessity for arranging what this order is is futile. To people who have never had any experience, mention of the subject awakens humor, and a pressure of the issue is treated as a silly striving after the customs of a monarchy.

### The Puzzles of Precedence

Nevertheless rules of precedence are essential in official society, and as official society is important, precedence becomes important by relation. The only persons whose precedence is fixed and settled is that of the president and the vice-president and their wives. Whether the ranking ambassador shall go out before the chief justice, and whether the other ambassadors shall precede the justices, whether the cabinet officers have precedence over senators, whether the speaker of the House ranks the president of the Senate, and just where they all rank in the hierarchy, are still doubtful issues. In a country where the king is the social head, his decision as to social precedence is final; but no one in Washington can prescribe official precedence except Congress. Suggestion in Congress of legislation on the subject would be met with scorn and ridicule by the people's representatives. And yet there are no persons in the whole history of society in Washington that have been as sensitive with respect to the places that they were to occupy as speakers of the House. The present speaker and the last speaker are exceptions to the rule.

Time and time again has a speaker refused to accept an invitation to an entertainment where it was understood he was to have a place after that of the president of the Senate, or after the chief justice, or after a foreign ambassador. His position was: "I represent the popular branch of Congress, and I embody in myself, therefore, more of the sovereignty of the people than any officer in Washington, except the president."

The foreign ambassador said: "I represent my sovereign in a personal sense, and it is exactly as if he were present, and if he were present, of course, his place would be next to the chief magistrate of the country in which the entertainment is given."

The justices of the supreme court might have said: "We are the head of a great coordinate and most important branch of the government, before whose judgments even presidents must bow. We are not temporary; administrations may come and go, but we are permanent during life."

The cabinet officer said: "I am at the head of a great executive department. In case of the disability or death of the president and vice-president, I am in line of temporary succession to the presidency. I am associated with the president, and derive my powers from him. I am one of a small body. A senator is one of ninety-six members, and therefore, I should be given precedence over him."

The senator said: "I am an ambassador from my state. I confirm every important officer of the United States, including the justices of the supreme court and Cabinet officers, only excepting the president and vice-president."

When questions of this sort are referred to the state department, as they not infrequently are by anxious host or hostess, that department, looking after its own, advances the position of the secretary of state beyond even that of the chief justice and the speaker, on the theory that he represents the president in the foreign relations, and, therefore, must come after the ambassadors, while the rest of the Cabinet are remitted to a place after the justices of the supreme court and just before the senators. Of course questions of precedence in the

army and the navy are settled by statute and executive order, as between themselves but not in respect of civil officers.

I would not be misunderstood in respect to the importance of rules of precedence. The question who shall go first or second or third is relatively of no importance. Of course a good reason for his place makes one more acquiescent and comfortable in taking it. But the great object to be accomplished is that some order be fixed so that there may be no unseemly confusion and no constant embarrassment to those who have the temporary duty of arranging the company.

The title by which the President is addressed was settled, and well settled, in the early days of the government. The only proper method of addressing the President is "Mr. President." Of course, in dealing with foreigners one must recognize their difficulty in the simplicity of the title. They rarely fail, especially those of the Latin countries, to use the term "Excellency." This is the formal method of addressing or referring to the governors of several of the states. The governor of Massachusetts is always addressed "His Excellency." It is argued that if a governor has such a dignity, a *fortiori* should the president have it. But the simpler method of address quite conforms to our republican notions, and fits in with the architecture of the White House and the general environment of the President's incumbency.

The fact that the President is the chief executive of the country gives to him, in the eyes of many of the people, a certain sort of sacredness wholly distinct from the president's personality and attaching only to the position he holds. The eagerness with which mothers have their children shake hands with the president is an evidence of this. His announced presence at an entertainment of whatever kind increases the attendance by many who come to see not the man but the head of the state. Ever after in their lives this sight of the president is remembered when many other things, more important, are forgotten.

### As to Presidential Absences

There is a common belief that the law requires the president to stay within the jurisdiction of the United States. The only limitation that bears upon the legality of the president's absence from the country is that provision of the Constitution which requires the vice-president to act in the president's place in case of the president's inability to discharge his powers and duties until such inability is removed. The question how extended an absence from the country would create inability on the president's part has never been discussed in Congress or court. Communication is now so easy upon both land and sea, through the improvements of the telegraph, the telephone and wireless systems, that it would be difficult for a President to go to any place where he might not be in constant communication with the seat of government and those who represent him there.

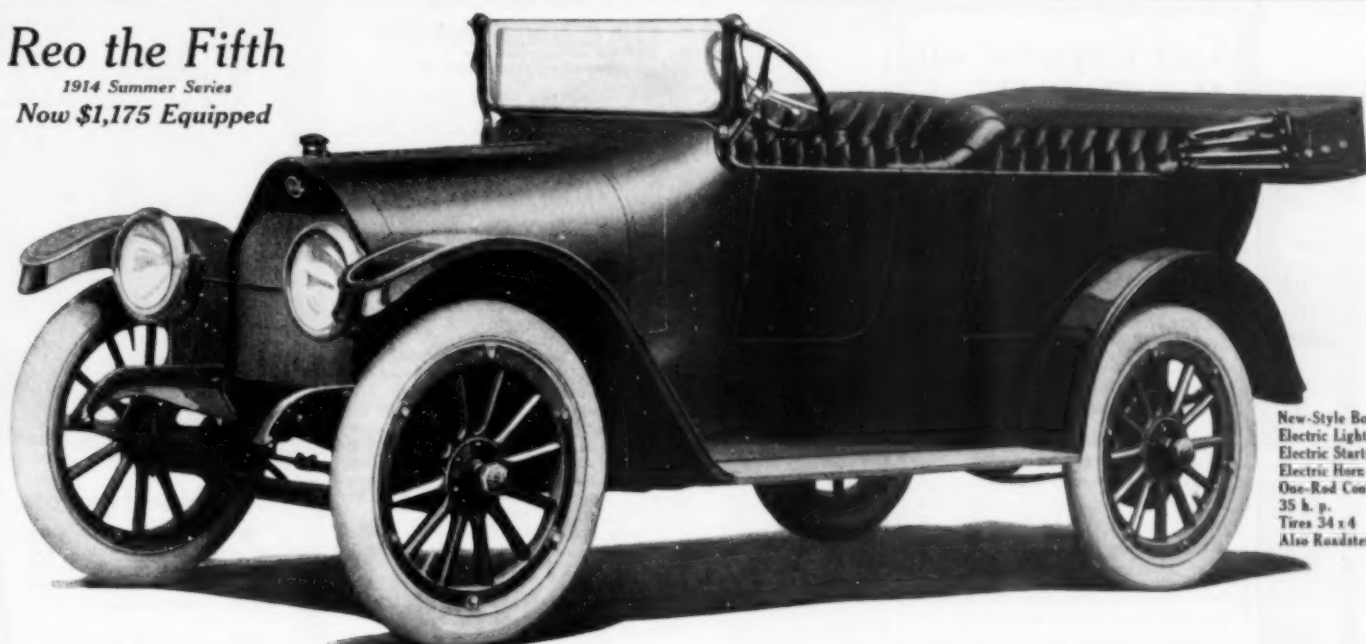
President Roosevelt and I both visited the Panama Canal during our respective terms. We went to examine the progress of a great work of the United States Government. We went in war vessels, the decks of which in international law are constructively the territory of the government whose flag they fly. The Canal Zone of the Isthmus of Panama is under the exclusive jurisdiction of the United States. We both accepted hospitality from the president of Panama on the soil of that republic. So I crossed the Rio Grande at El Paso to dine with President Diaz on the soil of Mexico at the border town of Juarez. Clearly these visits did not create an inability on the part of either to discharge his official duties.

Had I been reflected, I had in my mind to go to the Philippines during a vacation of Congress, with the idea that the presence of the president in that part of the United States jurisdiction might give to the Filipino people a sense of our interest in them that would conduce to their acquiescence in our rule and our effort to fit them for future self-government. I could have gone on a fast naval cruiser. I could have taken perhaps nine weeks. I could have stopped at Honolulu, at Wake Island, at Guam and at Manila, and have been on United States territory all the time, and could have been within wireless communication of Washington almost all the time. But, of course, I should not have gone without a resolution of Congress consenting to my doing so.



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## THE STORY OF GUNDERSON

(Continued from Page 15)

There Gunderson and I toiled in the roaring darkness and flying water till dawn, the gir-rl busy at the stove below, getting food for us.

'Twas daylight showed us the state of affairs. The rock had been lifted on a tremendous wave and dashed through the cap above the lantern. It had struck one of the steel rafters and glanced off and come full down on old Amundsen and Hawthorne, and there it lay. Another piece wint through the oil house. Yez have seen it since at the Buoy Station, in Astoria, where it is kept as a memento of what the sea can do when it wor-eks.

To anny of the later generation what Gunderson and I did would have seemed beyond the strength of human beings; but Gunderson was a man. All day he used his big hands and his powerful ar-arms, only stopping to stare out across the seething sea wid a look in his eyes that few but women ever see. That night the light shone again. I stopped the signal and wint to the kitchen to talk wid the gir-rl.

"I have fixed those men in the lower storeroom," she told me. "Mr. Gunderson carried them down for me."

"A-a-ah!" says I.

"I could do nothing more—except cry for them," says she wid tears in her eyes.

"Their souls will rest," says I; and I thought that maybe the weeping of a woman for a man is equal to a priest's unction.

Our second night was a terrible one. The jury-rig on the light kept us busy, and the sea rose and rose, though no such wave came as brought the rock aboard of us. But the tower shook and the waves roared clean up to the lower door, so that it was beyond hope to get to the oil house. I had to let the fire die under the fog-signal boiler.

The third day the dawn broke to show us a sea so terrible that Gunderson stared at it and shook his head.

"Few ships can weather it," he told me. "And it's a sou'wester too. Heavin help the poor sailors this day!"

There was a voice behind us:

"I am glad we are on a rock."

The big felley looked quickly back over his shoulder.

"'Tis no place for a woman."

"A woman belongs where sthrong men are," says she; and I saw her eyes meet his and her slender for-frm bend toward him.

The wind was whistling through the canvas and planks we had piled up to fill the great hole broken by the rock. And the breath of that wind was wicked—a bitter breath, like that of a man on tiptoes and his cruel fists swinging. The gir-rl felt it on her cheek and I knew that she was conscious of the terrible of the sea.

"Is it always so dreadful?" she asked.

Gunderson stared out and the big ar-arms of him stiffened.

"'Tis a man's wor-ek to buck it," says he; "but I have beaten it; and now I'll beat it again."

He tur-rned and looked at her and she looked back; and the fire in his eyes tur-rned to smoke and she slipped away. I found her in the kitchen, rubbing a big bowl slowly with a cloth.

"I'm afraid, Mither O'Rourke!" says she.

"Of the stor-um? 'Tis over," I replied.

"I am old and I know."

She flashed a smile at me.

"Men are all deceivers. Listen to the wind and the sea!"

"Nothing at all!" I retur-rned. And at the wor-rd the tower shook and the surf swept waisthigh about the Rock.

"'Tis a terrible thing—the sea!" she whispered, putting the bowl down wid a delicate hand.

"And the Rock is sthrong, me dear," I responded.

The mood of her changed at once and she dimpled.

"That reminds me of a little song a Japanese gir-rl sang once," says she. And she lifted her voice amid the tumult and sang me the little chantey in a clear tone:

"He has taken me feet from the mire and the clay,  
And set them on the Rock up edgeways."

"'Twas the Rock of Ages she meant," she explained. "A rock is very sthrong."

That afternoon she wint down again and cried over old Amundsen and Hawthorne



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and the helper. Gunderson watched her from the doorway, his fingers working in his beard.

"I will bury them," says he gently.

And he sewed them up in canvas; and we stood in the gale, with the breakers roaring over our knees that evening, and let them go to leeward, while the girl knelt in the doorway and said her little prayer.

All that night the storm continued and we fought to keep the light going, though the shutters would not work at all, at all. The sou'wester was sweeping all the ocean past us in great billows that foamed and steamed before the wind; but within the light itself there was also a storm—the storm of love and passion in the heart of Gunderson.

It was four o'clock when the girl went to sleep on the cot in the kitchen. She lay there, with her lovely face turned to the stones of the ceiling; and neither Gunderson nor I intruded.

The morning broke, with great plumes of light in the sky.

"The gale has blown itself out," says me bould Gunderson. "I wonder how many are dead along shore?"

"Rest to their souls!" says I. "Three are dead here."

Thin he stretched himself and put out the lamp, and we went down the steps. We tiptoed into the kitchen and stopped. On the little bed lay the girl, with her arms by her side and the face of her turned upward.

"Asleep?" whispers Gunderson.

"And dreaming," says I.

"Yez raymber what ould Amundsen tould me?" says he.

"I do," I responded.

"I will wake her," says he very gently. "And when she opens her eyes she will see the man who loves her and will make her his wife."

I protested:

"She knows nothing of you and she is a lady. Would yez bring sorrow to her heart? If she does love yez 'tis the little fire in a woman's breast that is easily put out."

He stopped and we listened to the roar of the storm without. Thin he bowed his head.

"If har-rm comes to her through me or the sea, or anny man, I will cur-rse the world! Let be, Mickey! I will wake her."

I knew that I should step aside; so I drew back into the doorway while he went to her side. His great hand was thrust out over her lovely face. Thin he spoke:

"Wake up, me dear!"

He was a hard man, Gunderson; but the voice of him was changed. She opened her eyes—and in that waking look was love.

"I will not touch yez," says he; "but I would marry yez and keep yez for meself."

'Twas a wonderful moment.

"I am afraid!" she whispers.

"Hereafter yez will fear nothing, for yez will have me by your side," he answers.

"I am afraid!" repeats the girl, looking up at him.

There was the crash of a sea against the tower and the brine dripped through the doorway.

"Come!" says Gunderson.

And she swung her feet off the cot and stood up.

"Why should I come to yez?" she whispered.

"Because I love yez!" says he.

She kept her eyes on his; and thin she went into his arms—a slender, swaying figure of a girl. And I saw by her face that she was dreaming—the little, tender dreams that girls dream. And he took her and looked round at me bould Mickey.

"My wife!" says he loudly.

'Twas a queer match; but they stood together in the full breath of the dying gale and stared out across the bitter sea, her hand in his. I was alone—without memories.

When the tinder came a week later Gunderson swung her down in the cage and into the small boat. Thin I took the donkey engine and lowered him down himself. The boat soared away on the swells, with the girl clinging to his arm and the sailors pulling at the oars like men without eyes.

That's how Gunderson left the Rock and the service. I never saw him again. They went across the world—the big felley with his great arms, and the girl with her slender figure and the eyes that burned. 'Tis strange; but the eyes of a woman and the arms of a man—they make life!

Gunderson has left the sea and is happy. You and I are still here. Twenty miles down the coast is the Rock. We see its light each night; but there is another light—which I shall never see again.



## IN ONE MAGAZINE!

### Rudyard Kipling

The pathos of Kipling's new story in the METROPOLITAN will reach down into your very soul. A country folk couple adopt a baby girl and when she grows to womanhood her father, brutalized and desperate from drink, begins a miserable blackmail system as the price of saving the girl from the truth. In a dramatic and unexpected climax, outraged Nature reaches out in her indignant strength and destroys. Kipling calls it "Friendly Brook."

### Richard Harding Davis

Jimmy Reeder's sacrifice that went with his Boy Scout's "good turn" saved a big man from a suicide's grave, started a delayed honeymoon trip, brought two young people together, and never stopping its heaven-born mission, penetrated the heart of the Amazon carrying freedom and happiness where there was once only slavery and misery. One of Davis' best short stories.

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This plant comprises nine large connecting buildings with a frontage of a quarter of a mile.

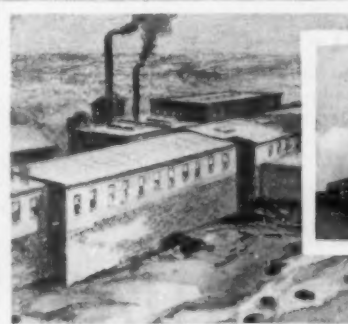


**OFFICES AT BUFFALO**  
The offices from which this great international industry is directed, occupy one entire building of the Buffalo plant.



### STILL GROWING

On the New Welland Ship Canal at Thorold, Ontario, The Beaver Board Company is just completing a mill with capacity for enough material to make fifty miles of BEAVER BOARD a day. This great plant will help to meet the rapidly increasing demand for BEAVER BOARD.



### MILL AT BEAVER FALLS, N. Y.

This mill, associated with The Beaver Board Company since its establishment, is now but one of several that produce the fibre used for BEAVER BOARD.



### LONDON OFFICES

One of the suite of offices from which the rapidly growing distribution of BEAVER BOARD throughout Great Britain is directed.



### OTTAWA PLANT

The Canadian factory and offices are located at Beaverdale on the Ottawa River, and ship to every part of the Dominion.



### SOUTHERN PLANT

This plant of The Beaver Board Company is located on the Roanoke River at Roanoke Rapids, N. C.

# BEAVER

## Walls and Ceilings

### WHAT THIS GROWTH MEANS TO ALL WHO BUILD OR REMODEL

Eight years ago lath and plaster were supreme among wall and ceiling materials.

Today BEAVER BOARD has supplanted these in new and remodeled buildings of every type.

You find them all over the United States and Canada—from the Atlantic to the Pacific, from the Arctic Circle to the Gulf of Mexico.

In 1906 it was sold by bundles, in 1910 by car loads; in a single month last year, in addition to regular shipments, four solid trainloads—over 100 cars—were shipped to the Northwest and Pacific Coast.

In South America, Great Britain, Australia, South Africa, there is the same rapidly increasing demand.

It requires the resources of a great manufacturing organization, whose extent can only be hinted at by the pictures on this page; and implies over 250 distributing centers and 8000 dealers.

BEAVER BOARD growth is in fact the convincing proof that it met a real need and gave satisfaction to its users.

### What BEAVER BOARD is

Unlike plaster, BEAVER BOARD walls and ceilings never crack or crumble. They are quickly built, at any season of the year, without dirt, litter and exasperating delays.

The pure-wood-fibre panels have a beautiful pebbled surface offering the greatest possibilities for decoration by painting.

Since wall-paper is never used over BEAVER BOARD your beautifully paneled walls are clean, sanitary, attractive, bright and permanent.

Little wonder that this business has grown to a great international industry in eight years, with an average increase of 108 per cent a year in sales.

### The Beaver Board Companies

United States: 276 Beaver Road, Buffalo, N. Y. Great Britain: 4 Southampton Row, London, W. C.  
Canada: 476 Wall St., Beaverdale, Ottawa. Australia: 369 Queen St., Melbourne, Victoria

### Genuine Beaver Board

has trademark on back and cream color all through. This assures you of good quality and of the helpful service described on the opposite page.



### Write for free book

and painted sample. The booklet "BEAVER BOARD and its Uses" tells you the whole story in detail and shows many pictures of actual BEAVER BOARD interiors.

TRADE MARK



## From an Unknown Quantity in 1906 to a Standard Building Material in 1914

**SAWING**  
BEAVER BOARD is cut with a saw, like any fine lumber. There is no such muss and litter as with lath, plaster and wall-paper.



**NAILING CENTERS**  
The panels are first nailed to intermediate studding, with fine wire brads, beginning at the top. Instructions for nailing should be carefully followed.



**NAILING EDGES**  
Edges of panels are nailed to studding and cross-pieces with flat-head nails. (See instructions furnished with every order.)



**CEILING PANELS**  
These are nailed to joists and cross-pieces in the same way as to the walls. Illustration shows method of supporting the panel while nailing.



**PAINTING**  
This is done before panel strips are put on. The beautiful pebbled surface of BEAVER BOARD makes possible the most artistic decoration.



**PANELING**  
Decorative strips covering the edges of panels add greatly to the effectiveness of designing. They should be stained, or primed, before application.



# BOARD

## Walls and Ceilings

### HOW BEAVER BOARD HAS BEEN MADE BETTER THAN EVER

Eight years of research and experiment in forest, laboratory, mill and factory have increased the good qualities that were in BEAVER BOARD from the beginning.

It is this year even more durable; more rigid and climate-proof; more resistant to heat, cold and sound; finer in grain and with more attractive pebbled surface than ever.

### Expert Service in Designing, Construction and Decoration

This, too, is a development of BEAVER BOARD growth.

Every year the user of BEAVER BOARD has had a bigger and broader service to help him, his architect and his contractor or carpenter. There need never be a mistake in BEAVER BOARD construction or a failure to get the utmost satisfaction from BEAVER BOARD superiority to lath and plaster. All you have to do is to avail yourself of the service freely offered.

#### Department of Design and Decoration

This department co-operates with dealers by helping their customers. Send a sketch with dimensions of the work and we tell how much BEAVER BOARD is needed, suggest appropriate panel and color treatment, and send working drawings, actual photographs and color plates, to show just how the finished rooms will look. If your dealer does not fully understand this service ask him to write us, or write us direct giving us his name.

#### Eight Thousand Dealers

More than eight thousand builders' supply, lumber and hardware dealers (added to at the rate of 400 a month) carry BEAVER BOARD in stock. They can show you striking BEAVER BOARD displays, photographs of actual rooms, and pictures of interiors in color. If your dealer does not have these displays, with descriptive literature and instructions for BEAVER BOARD application, ask him to write us, or write us direct and give us his name.

#### Carpenters' and Decorators' Service Department

Each year more and more carpenters and decorators are becoming BEAVER BOARD experts; if yours is not posted ask him to write us for booklet, "How to put up and Decorate Beaver Board," or write us yourself giving his name and address. The book gives full instructions and shows twenty-four actual photographs of carpenters and decorators at work on BEAVER BOARD jobs. His name will go on our mailing list to receive all department literature.

#### Personal Help of Representatives

Representatives of The Beaver Board Companies travel in every section of the United States and Canada. They consult and work with users, dealers, contractors, carpenters and decorators for a better understanding and use of BEAVER BOARD. This personal co-operation is constantly making it easier for you to get quick, satisfactory service, and to be sure of well-designed, well-built, beautiful walls and ceilings.

### The Beaver Board Companies

United States: 276 Beaver Road, Buffalo, N. Y.  
Canada: 476 Wall St., Beaverdale, Ottawa.

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**Write for Free Sample**  
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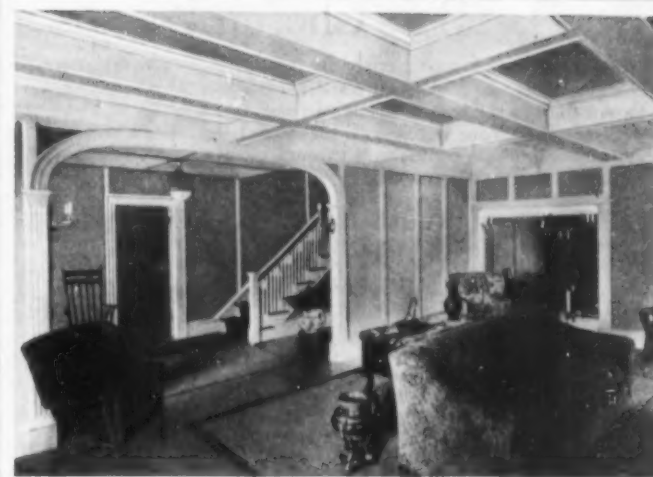


**BEAVER BOARD**

TRADE MARK  
WALLS AND CEILINGS

#### Look for Instructions

The few, simple directions for application are furnished with every order. They should be carefully followed to assure good workmanship.



#### EVERY ROOM A BEAVER BOARD ROOM

The beautiful interior shown above, as well as the four below, are all from the residence of Mr. J. H. Manning, Ballston Lake, N. Y. This home is but one of many examples showing the remarkable designing and decorative possibilities of BEAVER BOARD and its adaptability to every room in the house.



Mr. Manning's dining room is in harmony with the other interiors. (See above.) Very different, but equally beautiful, effects can be obtained by varying size and arrangement of panels, and color treatment.



Entrance hall of Mr. Manning's home at Ballston Lake. (See above.) BEAVER BOARD is not limited to residences but is used in commercial, public and school buildings of every type.



A glimpse into a tasteful BEAVER BOARD bedroom in Mr. Manning's residence. (See above.) The sanitary qualities of pure-wood-fiber, painted walls and ceilings should not be overlooked.



Even the third floor of Mr. Manning's home has been beautified and made livable by BEAVER BOARD. (See above.) This furnishes a practical suggestion to all who wish to solve the third-floor problem.



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—Lord Chesterfield (1694-1773)

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## Business Housecleaning by Associations

(Continued from Page 13)

standards fixed by the canners' association be followed. The floors and walls must be of impervious material, and the floors are required to have a certain pitch for drainage purposes.

"The Delaware law," declares an association official, "is not a piece of corrective legislation wished on the canning industry from the outside. It is an association measure—a piece of self-instituted housecleaning that expresses our theory that the state should be given wider police powers over the foods canned within its borders, and that its inspection of this industry should be closer, more intelligent and more thorough."

"It is difficult for the consumers of canned goods to realize what a protection this law affords. As an association we have been surprised at its effectiveness. Almost daily the chief inspector receives letters from jobbers, wholesalers—and even retailers—asking the question: 'Are goods of the X—brand canned in strict compliance with the Delaware law?' Possibly a canner who is not complying with the law may, for a time, succeed in dodging indictment and conviction; but he cannot escape punishment where he will feel it most keenly so long as the buyers of Delaware canned goods are taking this means of availing themselves of the results of inspection."

"This law is urged by the national association on the state associations as a model law, and a series of state meetings will be held to educate the public, the canners and the lawmakers in the merits of this radical measure."

Another broad and constructive work of wastesaving done by this vigorous association is its careful crop survey. For any canner to encourage his community to grow a crop for which the soil and climate are not adapted—a crop which cannot reasonably be expected to reach the standard of that product demanded by the trade—is an undeniable waste. It is misdirected effort and wastes the time, capital and opportunity of both the grower and the canner.

### Unsuspected Losses Found

For example, careful and collective observation of this trade has established the fact that peas grown under certain climatic conditions are not only far sweeter and more tender but are a surer crop than those grown under others. Yet a multitude of canners in unfavored localities have encouraged the growing of peas and have canned this crop only to find that the product somehow failed to compete with peas grown in more favored places.

The association is making a systematic business of preventing locality mistakes of this sort. Its crop oversight even extends to expert advice on individual varieties.

For example, many canning factories drew their supply of sweet corn from fields devoted to a heavy-yielding variety that was notably lacking in sweetness and quality when served on the consumers' table. This mistake was energetically corrected by the association and the proper variety for each locality suggested. Here is a form of wastesaving that is as far-reaching as it is quiet and unsensational.

The well-organized efficiency work of the American Paper and Pulp Association affords many concrete examples of wastesaving through intelligent teamwork. The owner of a certain mill that produced two grades of paper was fairly prosperous and was making a profit on his output, as a whole. Then he joined the association and became so keenly interested in the most progressive phases of its work that when the president of the association suggested the benefits of a uniform system of determining costs, with the follow-up work of a practical efficiency man to reduce costs which appeared abnormally high, he replied:

"My mill is open to that kind of examination. Put your men right in here and let them dig to the bottom of things. I want to find out exactly where I stand on every grade of paper I produce and on every process. About all I know is that I am making a moderate profit on the operation of the plant as a whole."

The association sent a capable and trustworthy combination cost and efficiency



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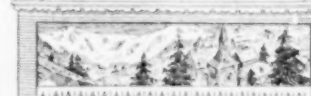
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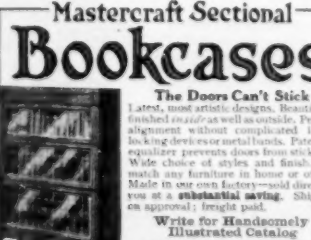
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man into this mill, with the usual instructions that all information developed was to be treated as confidential unless expressly released by the owner of the mill.

When the results of the investigation were placed before the proprietor he almost jumped out of his chair. Why? Because the figures of the report revealed to him that the cost of manufacturing his high-grade paper was so much in excess of what he had believed it to be that on two hundred thirty-six tons—the output for two months—his loss was four thousand nine hundred sixteen dollars.

The explanation of this startling condition was found in the fact that he was importing his raw material for this particular paper from Norway or buying it in the open market, while his main competitors were making their own pulp from near-by timber supplies. He found his remedy in discontinuing the manufacture of this paper and centering his whole effort on the other grades, which had been paying the loss on this grade and a good profit besides.

In another mill where the association's efficiency engineer was made welcome the practice had been to run the plant twenty-four hours a day six days in the week, and shut down on Sunday for repairs and overhauling—the men doing this Sunday work having done a full week's labor at other tasks. The efficiency engineer suggested that for a certain period no work should be done on Sunday and that the mills should be shut down for eight hours on Monday for the usual overhauling.

This experiment clearly established the fact that the increase in the efficiency of the men, by reason of having had a full Sunday off duty, far more than offset the loss from the stoppage of production for the eight hours on Monday when the mill was shut down. The gain from this discovery was decidedly material, for the mill was a live one. The findings in this case were passed on to all the mills in the association.

### Thrift in Paper-Making

"This incident," says President Hastings, of the American Paper and Pulp Association, "was particularly valuable from an association viewpoint, because it put strong emphasis on the fact that profits are due to intelligent production instead of to large production—and intelligent production is one of the fundamental objects of up-to-date association work."

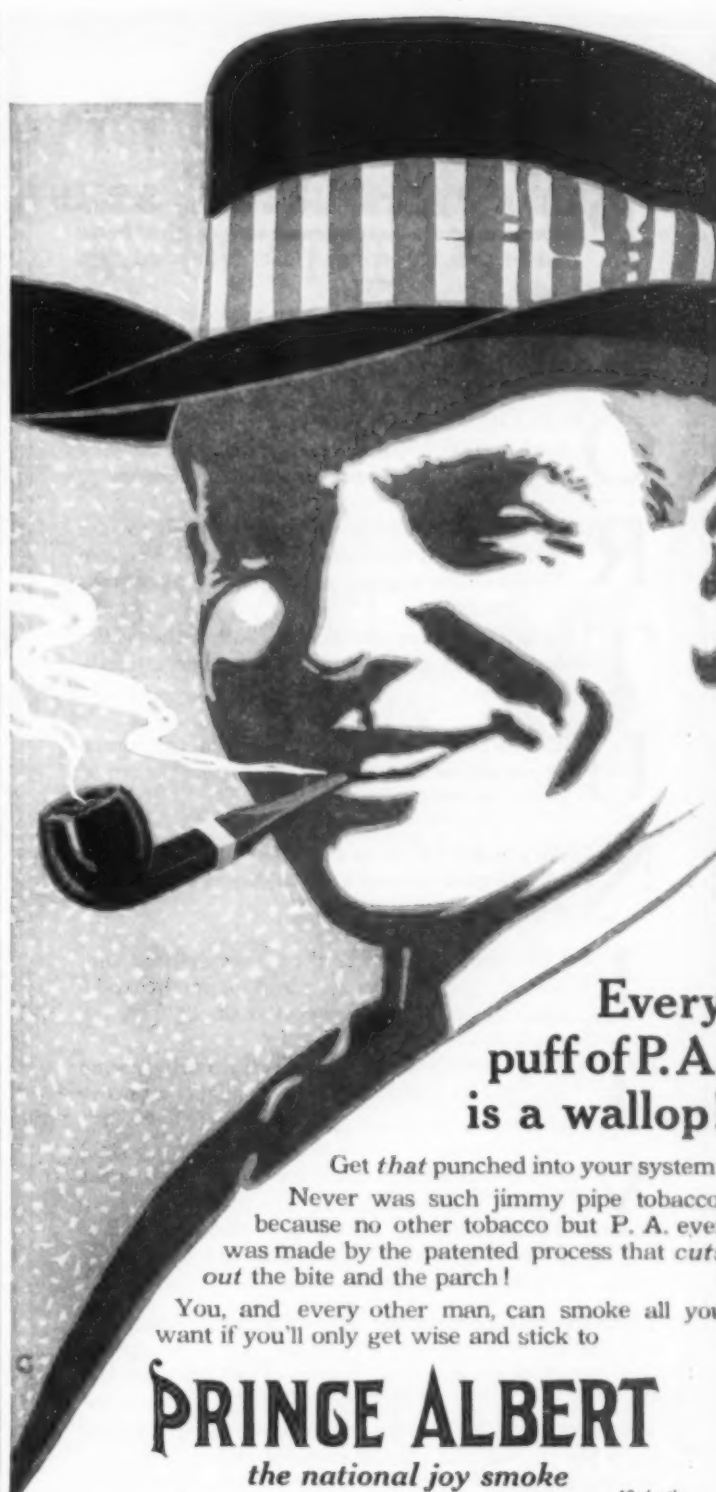
In another instance a certain manufacturer whose methods were loose and unprogressive operated a large sulphite pulp mill. This man was approached by a citizen of his own town and shown samples of waste, in the form of coarse wood fibers, that had been discharged from this mill. It was developed that this shrewd and thrifty citizen was driving a thriving business from the waste that the manufacturer was deliberately throwing away.

"I have bought," explained the waste-saver, "from the Canadian government the right to all this material found along the river bank. And I know just where to find it too! There are certain spots along the river where it has been deposited—by the action of currents and eddies—in such quantities that it can be practically mined like a big ore deposit. I want to have this fiber refined and made into a cheap grade of paper. There is no reason why I should not get you to do this for me. I can bring you about ten thousand tons of this waste material right now."

The manufacturer, whose loose methods were furnishing his thrifty neighbor with this large volume of free fiber, was at that time in deep financial straits, and the incident threw vivid light on the causes that had contributed to his disaster.

"Naturally," declares the president of the American Paper and Pulp Association, "we started a vigorous campaign against this sort of waste. Our investigations were searching, and the results were promptly placed before every member of the association. The methods and machinery necessary to stop this tremendous leakage were carefully described in our communications to the members of the association. In a single large mill I have in mind this saving amounts to not less than twenty-five thousand dollars a year. It is a heavy percentage on the entire annual output. The saving to the whole industry amounts to an immense sum."

"I do not intend to imply that, up to the time that our association took hold of this matter in a systematic way, all American paper and pulp manufacturers were loose in



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**T**IMBER, tobacco and cotton, both as actualities and as potentialities, can be run up into astonishing totals.

**U**NCULTIVATED land, with splendid agricultural opportunities, is in the market awaiting the arrival of the shrewd bargain hunter.

**N**EW DOMINION is what they call it now—not Old Dominion—and every avenue is open for the entry of enterprise.

**I**N TEN years' time the corn crop has doubled and, thanks to the boys' corn clubs in all the hundred counties, it should double again before the 1920 census.

**T**HOUSANDS of oversized farms are being cut up and sold in attractive parcels at mighty attractive prices.

**Y**OU will find some of the lowest-priced lands in the United States in Virginia. The price ranges from \$10 an acre up, according to location, and if properly farmed this cheap land can be made as valuable as high-priced land.

These are sentences from the report of a special investigator who has just returned from a 6000-mile tour of the agricultural regions of the Southern States. What more can you ask, with OPPORTUNITY in every line?

The real story of Virginia is told this week, and in the coming weeks you will find the real stories of each section of the South—great developments, great possibilities, great opportunities for the man who wants to farm.

The South is up and doing. On every hand, in every state below the Mason and Dixon line, there is boundless activity, energy, enthusiasm. Possibilities are being capitalized that will pay big dividends in the future. You can't afford to miss one of these great stories in

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their methods and were contributing equally to this tremendous volume of waste; but I do say that it remained for the association to put the punch into this movement for systematic saving of waste fiber, and that today the waters flowing from the pulp and paper mills of this country are no longer carrying away thousands of tons of valuable fibers, as they were doing before a consistent teamwork campaign was organized to put a stop to it.

"Today the mill that does not carefully filter its outflowing waters is certainly a small one and its wastesaving practice is far below the standard."

In the paper industry this movement on the part of the association for saving waste and reducing costs extends beyond processes of manufacture and ramifies throughout every activity of the business.

For example, the investigations of its experts revealed the fact that in different mills the variation in the cost of packing paper was astonishingly wide. Certain manufacturers, it was found, were spending twice as much as their competitors on the packing of certain grades of paper. According to the experts this variation should never exceed ten per cent.

As a result of the disclosures of the investigation all members of the association were given detailed instructions in the most economical methods of packing, with the result that packing costs are now practically standardized and made uniform throughout the industry.

One man, now at the head of a large paper mill and an enthusiastic supporter of the association's efforts to standardize efficiency, save waste and reduce costs, was once employed by a large leather-belting concern as an operating executive. After carefully studying the work of the men at the cutting tables he arrived at the conclusion that they were working on the wrong basis and with an almost wanton disregard of the amount of waste they were creating.

### The Scarcity of Wastesavers

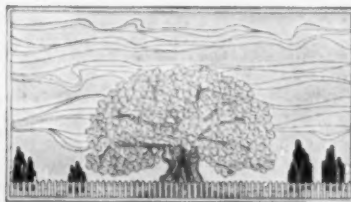
The inspector who had an oversight of the cutting operations was then receiving twelve dollars a week. His salary was immediately raised to twenty-five dollars; and the fact was impressed on his mind, with sharp emphasis, that his job was not merely to push the work through and see how many hides could be cut up in a day but to see that not a scrap of the leather was wasted.

After being minutely instructed in the possibilities of his new task he was told to pass that instruction along to the cutters, and to encourage them in economy of material by offering a liberal bonus or prize for wastesaving.

It is said that this economy resulted in an annual saving of thirty thousand dollars a year to the big belting concern. The point of the incident, however, lies in the fact that this keen wastesaver is now an ardent apostle of business teamwork as typified by the modern association, and that the association to which he belongs has perhaps no other member who will go to greater lengths to give the entire industry—or, at least, the eighty per cent represented in the association—the benefit of individual developments than will this man. He is a type of the new association worker; he abhors any kind of economic waste, believes in teamwork, and holds to the motto: "Pass it along!"

Men of this stamp—the natural wastesavers and cost-reducers of industry—are none too numerous in association work today. They are sufficiently scarce to be at a high premium; but the hope of high development of the association idea—of intelligent and economical production, of thorough business housecleaning throughout an entire industry, and of competition conducted on a basis of civilized warfare instead of bushwhacking—rests on men of this type.

Editor's Note—This is the second in a series of four articles by Forrest Crissey. The third will appear in an early issue.





## ICY-HOT



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**B**UT it's more than a question of saving you labor, and of saving you 15 minutes to an hour's time, because the matter of always keeping just the *proper amount* of air in your tires means saving *half your whole tire expense!*

**What it saves to always have your tires blown up to the proper pressure.**

The makers of the tires you use have told you just the exact number of pounds pressure to which you should always keep them inflated, in order to get out of them the absolute limit of mileage.

A tire that is not properly inflated means—

- wear of tire through bending of side walls;
- wear of tire through undue strains close to rims, known as rim-cutting;

- breaking of fabric through striking stones and sharp objects. When a tire is properly inflated, the air takes the punishment. When under-inflated, the tire gets it all;
- increased "drag" of a flattened tire on the road—less miles per hour per gallon of gasoline—in other words, great running cost per mile;
- in hot weather, a tire not fully blown up means increased friction, and consequently

these tire troubles and expenses—that takes care of them easiest and quickest when they happen—is an efficient Air Pump mounted on your motor and driven by your motor.

### Then What?

First, whenever you see the slightest indication that your tires need air, it's only a matter of a few seconds to attach the hose connection to tire and to pump—throw over

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great heat between inner tube and tread. This removes any patches that may be on inner tube, and burns the life and goodness out of the materials in the tire;—all the delays and annoyances that arise because of these various troubles. A tire properly inflated reduces the chance of puncture.

### It's the last few pounds of pressure that count the most

There's nothing more heart-breaking than to have to blow up a tire on the road on a hot day. You pump, and then every other man in your party tries a hand at pumping. Then they stop, to look at the landscape, and let you take the pump again just when it begins to get hard, and it's up to you to finish the job. You get it up to what you guess is "hard enough." You haven't an air pressure gauge to tell you. You're probably glad that you haven't a gauge. And long before you're near the pounds pressure that you *ought* to have in that tire, you're dead tired pumping and you take a chance on running on an under-inflated tire.

The fact is, you're probably 15 to 20 pounds under the pressure that that tire ought to have, and it's going to cost you money and more trouble later on.

The one thing that affords not only the greatest insurance against all of

the clutch lever on the pump—and then watch the air-pressure gauge, while your tire is being blown up, *way* up, to exactly the correct pounds pressure that means easiest riding, surest going, and least tire expense and trouble.

### Stewart One-Cylinder Air Pump

This is mounted right on the motor. Simply throw over the lever and the pump commences to operate instantly. Throw out the lever when the tire or air starter is sufficiently blown up. That's all there is to it. Pump is made of aluminum and steel, a combination which means strength with light weight. The base is of aluminum. The piston is steel, hardened, ground and lapped. Connecting rod is of hardened steel. The cylinder is not a rough casting but a finely machined piece of work. It is air cooled—fins on the cylinder insuring perfect cooling. The provision for proper oiling is both unique and perfect. The piston rubs against an oil-soaked wick which supplies every bit of oil it needs, and yet prevents one particle of excess oil from getting into the cylinder. This wick projects outside, and oil is supplied to it by being dropped on to this exposed part. The crank shaft is provided with a separate oiler. Base of the pump is open, so that should there be any free oil, it will drop entirely out of the pump. The air intake is screened so that no dirt can get into the cylinder. There are two air valves as a double precaution against leakage or failure to work. There are no leather or rubber packings to wear out and cause leakage. Its capacity is such that it will fill a 36 x 4½ tire in less than four minutes. Price, with air pressure gauge and 13 feet of high grade connection hose, all complete, only **\$15**

### Stewart 4-Cylinder Air Pump

For those who want a pump with larger capacity we have designed a 4-cylinder model, with real motor bearings, steel pistons, drop forged crank shaft, hardened steel connecting rods, and a most satisfactory oiling system. No rubber nor leather piston packings to wear out, but built like an automobile motor. Fins around cylinders assure perfect cooling. Complete, with air pressure gauge and 13 feet of hose, only **\$25**

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13 FEET OF HOSE



## Tuxedo— The "Feels Right" Smoke

WHEN you get a man "feeling right" that means you're going to get good work out of him—he's going to get good work out of *himself*—and there's no joy in life like that of good work going smooth!

Joy-of-life! That's why composers like Tuxedo. It helps them get the joy-jingle into their tunes and they pass it on to you!

Tuxedo is made right for the man who wants to feel right—fit and fine—all the time. Tuxedo is an *all-time* smoke. You can smoke it pipe after pipe and it'll keep you *balanced right* and *work-happy*. No kinks in the job or in you when you smoke



A. BALDWIN SLOANE  
composer of the music for "Tillie's Nightmare," "The Henpecks," "Hanky Panky," "Hokey Pokey," etc.:

"I find inspiration in a pipeful of Tuxedo—fragrant, delicious, cool and soothing. Other tobacco seems strong and harsh when compared with Tuxedo."

*A. Baldwin Sloane*



GUSTAVE KERKER  
who wrote the bewitching music of "The Belle of New York":

"What I like best about Tuxedo is its delightful mildness. I can smoke pipeful after pipeful with never the slightest tongue bite. Tuxedo is soothing and comforting."

*Gustave Kerker*



SILVIO HEIN  
composer of "When Dreams Come True," "Nancy Brown," "The Boys and Betty" and other popular scores:

"In Tuxedo there is a perfect harmony of fragrance, mellowness and mildness. I consider Tuxedo the perfect pipe tobacco."

*Silvio Hein*



REGINALD DE KOVEN  
composer of "Robin Hood" and "Rob Roy":

"Tuxedo makes pipe-smoking a nerve-soothing, wholesome form of enjoyment. My pipefuls of Tuxedo are a daily source of pleasure and relaxation that prove a real benefit to me."

*Reginald de Koven*



JEAN SCHWARTZ  
who wrote "Mr. Dooley," and the music for "The Passing Show of 1912," etc.:

"The longer I smoke Tuxedo the more I enjoy its cool, mild fragrance. No other tobacco can give me such thorough pleasure."

*Jean Schwartz*



IRVING BERLIN  
the "man who revived ragtime," composer of "Alexander's Rag Time Band," "Everybody's Doing It," etc.:

"Tuxedo is the only tobacco I have ever found that does not sting my tongue. It is delightfully fragrant and the flavor is wonderfully satisfying. In short, I consider that Tuxedo has all the qualities to make it the most enjoyable smoke in the world."

*Irving Berlin*

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In Glass Humidors, 50c and 90c

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## WHAT HAPPENED TO CÉCILE

(Continued from Page 21)

hurt her. At the head of the companion-way she paused, dabbed the tears from her eyes and said, with her usual tone of brisk authority:

"Captain Hopper!"

"Aye, m'lady?"

Lady Audrey pointed to the mizzen-topmast truck.

"You see that flag up there?"

"The Votes for Women pennant, m'lady?"

"Quite so. The Votes for Women pennant. Haul the beastly thing down, make a sounding lead fast to it and heave it overboard!"

"Werry good, m'lady."

"Oh, come, sis," Lord Charteris drawled, "it's hardly worth wasting a perfectly useful lead on."

Lady Audrey nodded.

"Don't know but what you're right," said she; "but I'd like to make sure that it fetches bottom."

"I'll make it fast to a brick, m'lady," suggested Captain Hopper.

"Right! Make fast a brick to it and chuck it overboard!" said Lady Audrey. "It doesn't seem to bring us any luck."

XII

LADY AUDREY, reclining on her comfortable bunk, her face anointed with a soothing unguent and with some refreshing lotion on her eyes, bade her brother enter. Lord Charteris, freshly bathed, shaved and dressed, lounged in and draped his athletic frame over a locker opposite.

"Feelin' better, dear?" he asked.

"Oh, I'm all right, though I look like a singed cat. I say, Chat, who and what is your drunken friend?"

"Oh, the colonel's one of the very best! Wait till you see him clean and sober. It wasn't so much the liquor that put us off as workin' all night and day in the reek of that confounded petrol. Made us all sick as Channel trippers. Couldn't eat; didn't dare smoke; wasn't much left but to drink and sleep. We got her patched up finally, but Jim didn't dare start the motor till the fumes evaporated. We'd swabbed out the loose stuff in the bilge, but there was still a lot of gas."

"So I discovered!" said Lady Audrey. "But about this old bird?"

"Oh, I've known the colonel for years! He hails from Alabama and he lives in Paris. I see him every season at Ostend and Trouville and Dinard. He's an awfully good sort! Got oodles and oodles of money—left him by his father, who invented a cotton loom or something of the sort. He owns about all the cotton mills in Alabama, but he's down on the labor conditions; so he's goin' back to run for president of Alabama and pass laws to take the children out of the mills. He's got a scheme for turning the pauper negro population to work. Then he's pro-suffrage for women and temperance."

Lady Audrey sniffed.

"Nobody would ever accuse him of the last," said she.

"Can't blame him for takin' a peg or two under the circumstances," protested Lord Charteris. "Never knew him to touch anything before. It was my fault. I thought he needed it. I know jolly well I did. We were all in and the colonel's gettin' on a bit. I ran into him on the ship comin' out and asked him to come for a cruise. He's not going down to Alabama until autumn. He wants to get married."

"The deuce you say!"

"No—really! The colonel confided in me comin' out. So of course I thought of you."

"Oh, stop your raggin'!" chuckled Lady Audrey, whose sense of humor could always manage to soar like a phoenix from the flames.

"No jokin'!" said Charteris, struggling with a grin. "What more could you ask, sis? Good family; very much of a gentleman; Officer of the Legion of Honor—he supports a children's clinic somewhere near Le Touquet—and an income of about fifty thousand pounds a year! Too bad you had to go and sizzle off your eyebrows though." Lady Audrey's jovial laugh burst out and her brother joined. "I say, Audrey," he asked, "wherever did you snare the titmouse?"

Lady Audrey briefly recounted the history of her cruise, to all of which her brother listened with the keenest interest and pleasure.

"I've heard of De Bernay," said he. "Seems a jolly good sort. Wonderful, that telephone of his! I didn't know whether I was awake or asleep or just merely drunk, when I heard your voice the other day. Clever chap—what?"

"That's damning him with faint praise. He's a great man, Chat! Just now he's gone and fallen in love with Cécile."

"Don't blame him—though I must say I'm rather more keen about Eddie."

"About whom?"

"Eddie—sweet kid! I wonder where she is."

"Here she is!" said a cool voice from the other side of the door, which was hooked ajar. "I've brewed you some camomile, Lady Audrey. May I come in?"

Lord Charteris' highbred face turned a very brickish red.

"Come in, dear!" said Lady Audrey, greatly enjoying her brother's discomfiture after the way in which he had joked her. Edna came into the room, a soft flush on her cheeks and a demure smile curving her very red lips. She placed the tray on the edge of the berth and turned as if to leave.

"Hopkins is ill," said she. "He's got a bad attack of lumbago. Yan is setting the table—but I think we'll have to wait on ourselves. Don't get up, Lady Audrey; Cécile and I can manage."

"Hopkins is a fool!" snapped Lady Audrey. "Fancy his going and getting lumbago just when we need him most! What's going on, my dear?"

"Only Dorothy and Colonel Walker!" Edna answered in her cool, quiet voice. She shot a glance at Charteris from under her long lashes. "He is explaining how you all came to be overcome by the fumes. Dorothy is sympathizing. What a dreadful experience! But how nice it must be, Lord Charteris, to find yourself safely aboard your own yacht, where you feel so very much at home!"

"Oh—ah—awfully!" stammered the confused owner.

"We've had such a lovely cruise," Edna continued as she moved toward the door. "Hasn't it been nice?" she asked of Lady Audrey. "With no men to bother us and keep on saying the same old tiresome things, trying to make you feel as though you were some sort of idle amusement! Too bad it has to end so soon! You know, Lady Audrey, Cécile and I have decided that we'd better leave you at St. John's."

"What!" cried Lady Audrey, raising herself on her elbows.

Edna nodded and drew her pale green jersey snugly down over her hips.

"Now that Lord Charteris has come, it makes you rather crowded aboard; so we've decided to take the steamer back to Halifax and then cross to Maine. De Bernay is going with us as far as Halifax and see us safely started for the woods."

"Fiddlesticks!" Lady Audrey exclaimed. "I'll go with you."

Edna stepped quickly to the side of the berth, leaned over and kissed her hostess' inflamed cheek.

"That's just what we'd planned!" she exclaimed. "You'd love the woods and we could have such a good time. You must come with me to our camp. It's just across the lake from Captain Bell's. We can row and sail and fish, and play bridge, and have no end of fun! We'll talk about it tomorrow." She turned to the door. "I'm going up and tell Cécile that you'll come," said she, and went out, hooking the door behind her.

Lord Charteris looked at his sister, then moved uneasily.

"Think I'll go up and get a breath of air, if you don't mind, Audrey," said he. "It's a bit close down here."

Lady Audrey sipped her camomile.

"Go ahead," said she resignedly—"only try to behave yourself."

"I'll try," he answered resignedly—"only I shan't promise anything."

The breeze came after a while, and the Foxhound decided that she might as well go to St. John's under her own sail-power as to slide to sea and back again under that of the tide. Nobody aboard appeared to care very much where she went or when; and this, too, may have proved a decisive factor. The late evening found the yacht sluggishly disturbing the brine, while those aboard her occupied themselves according to the promptings of their several natures.

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Easy to Fill—Easy to Clean  
This perfectly Sanitary Syrup Jug is made in 5, 7 and 12 ounce sizes. If your dealer cannot supply you, we will deliver prepaid, East of the Mississippi River, the 5 or 7 ounce size for 60c; 12 ounce size for 75c. West of the Mississippi River, the 5 or 7 ounce size for 75c; 12 ounce size for 90c.

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Lady Audrey had not dined, because even a sportswoman of fifty has her personal pride in her appearance; and as the result of a puff of ignited gas Lady Audrey's face did her a grave injustice. Dorothy presided at an excellent dinner, which ran through clam cocktails, prepared by Cécile; soup, prepared by a large manufacturing house of this comestible, which had learned the secret of making it taste better than the real thing; fish, provided by the sea-god Neptune; game, supplied by De Bernay; a luscious ham, smoked by somebody—and a few other unnecessary things. Lord Charteris and Colonel Walker, who were more or less accustomed to the palatable result of British cooking, began to wonder what the next day might bring forth.

And then, after dinner, as though to lay a trap for these several people, most of whom wanted intensely a variety of different things, the fog dissolved into a mystic haze, which shrouded but did not conceal a very large, fat, mellow moon. There was breeze enough to make a ripple under the bow and gently alongside. Most of the air that stirred was aloft, so that, though the vessel moved, the decks were tranquil. The Foxhound presented such a picture as Turner loved to paint—a gliding back, propelled by some invisible hand through a silent sea with a dream-mist all about it!

In the cushioned overhang of the stern were nestled Lord Charteris and Edna. He was explaining to her gently a great many things she already knew; but she was forced to admit that he explained them very well. She was glad when, from time to time, he lighted a cigarette. She liked to see the flare of the match on his keen, kindly face.

Down in the cabin, comfortably encoined, the colonel was explaining to Dorothy his simple and interesting propaganda. Dorothy offered suggestions, which the colonel could not understand how he had come to overlook.

He finally decided that Divine Providence, which tries hard to direct rich men, had blown him out of a breakdown launch into the arms of a prophesess—and a very charming one! Dorothy thought so too, but not so soon.

As for Cécile and De Bernay, they moved restlessly about and talked of nearly everything except themselves. Cécile did not dare do this; nor did De Bernay, because for the first time in his life he had encountered something of which he was afraid. He was afraid of his love for Cécile and what the loss of her might mean to him. He had tried impulse, though with no idea of so doing until the true emotion had seized him—and this had failed. De Bernay was not surprised that it had failed. He felt instinctively that Cécile was not the woman to be swayed by an impulse from without. She had successfully withstood the siege of too many such.

De Bernay had no intention of subjecting her to such a siege—or any other, for that matter. He paid her the compliment of believing that she knew her own mind, and that if she felt she did not love him enough to marry him no doubt she would be right in declining to do so. He had never taken the trouble to try to form an opinion of his own powers of attraction; but in the last day or two it had occurred to him that it was asking a great deal of a woman of Cécile's charm and bright mentality to require her to share the life of a man whose whole career was devoted to science. He was quietly assured of his love for her and felt that this would deepen as he came to know her better, but he could think of no reason why Cécile should care for him.

Still, it was rather hard to be with her in this baffling, mysterious moonlight and be obliged to talk of commonplace when his whole consciousness was thrilling with the desire to hold her in his arms as he had for those delirious seconds on the moor. Cécile's face, as she turned it to him in speaking, was rather pale and her eyes darkly luminous. Side by side they leaned against the rail and looked down into the black, oily water.

"Three bells, sir," came the husky growl of the quartermaster, and the mate muttered in answer: "Make it so!" The Foxhound's deep-toned bell announced the hour

to any who might care to know it and the lookout's husky bass muttered something about the lights burning brightly.

Cécile gave a little shudder.

De Bernay, observing it, suggested that they go in.

"No," said she. "I'm not chilly. That was just an intercepted wireless message. I feel 'fey' tonight. So many things have happened—and are still happening. The air is rife with the presage of emotional events. Lord Charteris has fallen in love with Edna at first sight—like an Airedale falling overboard—and Dorothy is making the colonel glad of being understood. Lady Audrey is lying in her berth blessing us all—and the Finn is washing dishes without breaking them, as Hopkins always did. Isn't it a lovely world?"

"It might be," De Bernay admitted, "if —"

Cécile laughed, though not with the true accent of mirth.

"If we hadn't burned you out!" she interrupted. "That was a nice thing for us to do—and the baby with nothing worse than hives! Why do so many of us have to do such a lot of foolish things in our lives? I wonder why no pantheist ever invented the Foolish God? Think of the devotees he'd have!—or maybe it might be a goddess!"

"Whatever the deity, it would have my strong support," said De Bernay. "If you hadn't —"

"There you go with your 'if' again," said Cécile. "She pushed herself away from the rail and her shining eyes regarded him mockingly. "You look as if you held a brow of much distraction. Are you moved, my lord?" she quoted.

"Don't, Cécile!" he protested. "You know how much I'm moved—and why. Do you think it's nice to make a joke of it?"

"Not nice, perhaps, but very necessary," said Cécile. "Don't you see, Paul, I'm trying to save us both such an awful lot of trouble?" She gave another slight shudder and drew back from the rail. "Let's go below and bother Dorothy," said she. "I think it might help things along. I'll sing the colonel I'm a Little Alabama Coon—and you sing too. You've got a nice voice, Paul—but I think it would sound better just now in the saloon."

De Bernay's low sigh was lost in the seething ripple against the side.

"What can I say to you, Cécile?" he asked, ignoring her suggestion. "Is the trouble with me or with you? Don't you think that you could ever come to care enough to let me try to make you happy? Or do you doubt that my love for you would be enough? Can't you give me any hope?"

Cécile drew in her shoulders. She looked up at the yellow moon as if to read some counsel there.

"Oh, Paul," said she, "it's just as I said the other day. Our lives direct us different ways. We are like two vessels out there on the sea that come from different ports on courses which intersect—then carry them farther and farther apart. They speak, perhaps—exchange messages and signals; then 'We wish you a pleasant voyage!' is run up on the signal hoist and they stand away to their destinations. You have your destination, Paul, and you are bound for it with a rich, priceless cargo. I have my own little voyage to make and it would not be right for me to alter my course to try to follow yours. Neither would it be right for me to abandon ship to sail with you. You are bound for climates for which I am unfitted. We might manage for a while, my dear, but sooner or later we should both regret it; so don't urge me, Paul—because I know I am right, and it is hard to refuse you anything. Sailors understand our trouble—they call it sea-love; and it is common knowledge that it rarely survives the landing in port. A month from now you will be glad I was firm."

"And you, Cécile?"

Cécile's head drooped.

"I shall be glad too," she answered faintly.

Then she added: "I'm going below, Paul—it's getting damp and cold."

(TO BE CONCLUDED)





# LIQUID VENEER



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**When Buying A Car—**

See that you get a known Speedometer—like this

Beware of the nameless ones—like this

THE catalogue page shown on the left was taken from a prominent automobile manufacturer's 1914 catalogue. This is a typical example of how first-class manufacturers are endeavoring to give the public the best that money can buy in the way of equipment.

See how the Stewart (magnetic) Speedometer is featured. This is splendid evidence of a square deal on the manufacturer's part. He equips with the Stewart Speedometer because he knows it has no superior. He knows the value to you and to him. And he calls your attention—not only to the name—Stewart, but also to the type—magnetic. He is proud of his selection.

The automobile manufacturer who equips with the Stewart speedometer is a safe man for you to buy your car from. You can be assured of the fact that he is putting on his car the very finest that the market offers.

The catalogue page shown on the right was taken from another 1914 catalogue. This

tells another story. Note the difference. See the absence of the name of the speedometer.

What is the matter? No name mentioned—no type mentioned—no price mentioned! Everything is kept secret. You are left in the dark. Doesn't it look rather mysterious?

How can you tell what you are getting?

The absence of the name of the speedometer reflects on the whole car. If they are ashamed to mention the name of the speedometer what about the axles, the bearings, the springs, the motor; in fact the whole car? How can you depend on something of which you know nothing? Is such a car a judicious investment?

Don't be misled. There are plenty of good cars on the market at all prices, that carry known and advertised equipment.

Select one of these and you will know you are getting the best for the money that the manufacturer can give you. And you can be absolutely certain that the manufacturer is not skimping at your expense.

The best manufacturers use the Stewart (magnetic type) Speedometers. Buy one of these cars and you get complete satisfaction.

Over 280 automobile manufacturers use the magnetic speedometer.

Only a very few still cling to unknown or obsolete types of speedometers. You can always pick them. They always forget to mention the name of the speedometer they use.

And when unknown speedometers are used, every other part of the car falls under suspicion. Buy known names, and you get recognized quality—you get something that you can depend on. Take no chances.

When you buy your car look at the speedometer first. See that it's a Stewart. If it is not ask why.

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# Stewart Speedometer

The Most Popular Speedometer In The World



## TIN COWRIE DASS

(Continued from Page 5)

name for men to call me by, and no way of returning. I am shot forth like an arrow through the leaves. No common life henceforward. I cannot act in any common way."

The Vulture lay with her forebody pressing on the port side against a sandbank, into which her bow had cloven; but she was not grounded permanently, for the bronze current in the creek pried slowly at her counter to force her off once more upon her solitary voyage.

"She will go," said her passenger, "before many hours. Now this was a *dakoity*, and therefore Checker Babu will be coming with his pirate friends to look for her." He laughed. "Ho, ho! Let them come look! They will not find everything they desire!"

With that he took off his jacket, flung it ashore, girded up his loins and went merrily to work. When the noonday sun blazed overhead he stood on the hot sand panting with satisfaction, and watched the big dirty-white hulk of the Vulture float off sidelong down the stream. Round the first bend she vanished like a thing in a trance. He remained alone on the little round carpet of his shadow. High in the air a kite soared, whistling; and this was the only sound among the barren islands till the man looked up at the bird and laughed.

"Nothing for you to eat," he chuckled. "But have I not worked well?"

The result of his toil surrounded him upon the bank: a brown sack stuffed with food, a water jar, the gun, white clothing rolled in a bundle—the spoils of Checker Babu—an old wooden spade, and one by one in a row all the canvas bags from the great packing case. Of these last the broken one lay carefully piled on top. A few broad pieces of silver glittered along the sand.

"I must bury you," said the man, looking down at them. "Come hither, my spade."

Not far inland the gray stump of a tree, huge in girth and forked like the letter Y, loomed solitary, the last ruin of some ancient forest, the only other upright thing besides the man, casting the only other shadow. He walked over to it and began digging busily.

"There!" he sighed, an hour afterward. "There, no-man's-money, you lie safe!"

All the bags of silver lay packed in a neat square pit under the forked stump.

"Now," said he, addressing this half-buried root of evil, "the common way would be to call you mine, fret about you, and come again to dig you up; but with the help of the Most High we shall do honestly, and never lay eyes on each other again. I borrow two hundred rupees, no more; and those I will repay."

From the broken bag he counted out two hundred silver coins, which he wrapped inside the babu's clothing. They made a lumpy, ponderous bundle of white cotton. This he carried farther inland.

"Two hundred rupees; I shall not forget." He shoveled back the sand into the trench and made all smooth. "Even Checker Babu did not wish to end life as a robber. Therefore I will not begin so." He clinched the decision with a local proverb: "'Ralli the Great acts not as Brachatoor the Little.' I borrow to repay."

He went and flung his wooden spade into the creek. It drifted away. He drank deep from the water jar and heaved that after the spade. Then he carried the peon's rifle and the food sack to where he had left his white cotton bundle, well beyond the grave of the treasure; then he returned to the riverbank, squatted on all-fours and began traveling backward, smoothing away with both hands every trace of his own footprints.

"Babu's pirate friends will find very little," said he with a grin. "Now forward!"

He gathered up his luggage and scanned the hillocks of his bare island that rose and fell through quivering air toward the east. The jungle of the Sundarbans far away made a bluish wall under the hot summer clouds. Upward against these twined a single black pillar.

"Smoke!" he said. "Smoke that does not travel. It is no steamer-ship, but men on land. They burn a corpse there, or else they are cooking food. That is my journey, however it may be, to the smoke in the east." Rifle on his shoulder, food, raiment and some thirty pounds of silver hanging on his back, he trudged away toward the black, twisting pillar of smoke.

This died once, but rose again. He drew near it after sunset and found it to be smothering upward from behind green bushes. It

was a fire on a river beach, where four men—Bengali boatmen with a clumsy fat dinghy tethered in the stream below—sat cooking supper. He peered down through the bushes and saw that their faces were kindly.

"They must not take me for a murderer," he thought. "I must have a story to tell." So he hid under the bush his rifle and his bag of food. Carrying the white bundle of clothes and treasure he limped wearily forth to hail the campfire.

"Oh, brothers!" he called. "I am a pilgrim of the gods on sore feet. May I journey in your boat?"

The four men hopped up from their fire, alarmed.

"A pilgrim searching for the true and holy way. Whither go ye, boatmen?"

One of the four spoke with great courtesy. "Toward Barisal, if the gods permit. Our freight goes even to Calcutta, but we are poor fellows."

The wanderer with his bundle smiled upon their fears. "Let me sail with you, men, for I also am poor and at a great loss in the world."

The boatmen bowed.

"Come, eat," they replied, "and travel with us. We need the blessing of pilgrims and of holy men. Come join us, troubled one."

The troubled one climbed slowly down with proper dignity to their campfire.

"How is it called, the name of this river place?" he inquired.

The boatmen bowed again.

"Sir," they answered, "its name is called Sweet-Water Ghât. We have landed here to rest and drink of the clean, cool spring yonder which nourishes the green trees."

Their guest made a worthy salutation.

"I go with you," he declared, and sat down by their pleasant fire. "I go with you gladly."

To himself he said:

"A murderer may be honest. Remember—five thousand paces from Sweet-Water Ghât due east to the forked stump of a tree all alone."

IV

A FORTNIGHT later there came walking thoughtfully to a respectable house near Bentinck Street, in Calcutta, a handsome, dark young gentleman who wore, as though he had worn them all his life, respectable soft gray clothes of tropical weight flannel, very well cut. He himself, like his outfit, might have come straight from England by the latest P. & O. More than one person in the street that morning had given him a second glance and thought him a fine type of Indian student returned from college overseas.

"Good morning, sir!" cried a voluble woman, as he opened the street door of the house and entered. The keeper of his lodgings, a plump Eurasian widow, smiled at him coyly from an inner doorway. "The newspapers you ordered have come, sir. I took them to your room at once, immediately without delay. A complete file for the past fortnight, sir. I hope —"

The young gentleman thanked her carelessly in a pleasant voice, passed by her ambush of wreathed smiles and went upstairs to his room. The widow's eyes, milder than Juno's, followed him in secret adoration. He never looked back.

"He must be a prince," thought the widow, "or some great zemindar's son trying our low life to know it."

Inside his bare and gloomy chamber the prince found his newspapers piled on a table. Doffing his helmet and carefully folding away his coat upon the bed, he sat down to a study of the last fortnight's news, column after column. An hour passed before he found the paragraph he sought. It was a humble, obscure paragraph in fine print.

"Crime in the Mofussil," ran its heading.

He smiled and glanced over at his coat, down at the noble shirt he wore, down farther to his excellent foreign boots.

"These do not resemble clothing of the mofussil," said he. "On the contrary they are of the city, quite smart. I gave myself good advice. Play it up high, Tin Cowrie Dass."

He read the paragraph. It described a *dakoity* on the river above Goalundo, a "bold and very curious outbreak of piracy, now fortunately sporadic," which began with the "sudden attack of a ferocious gang" who had thrown overboard "a faithful clerk left in charge of the company's landing-hulk, the Vulture," and which ended

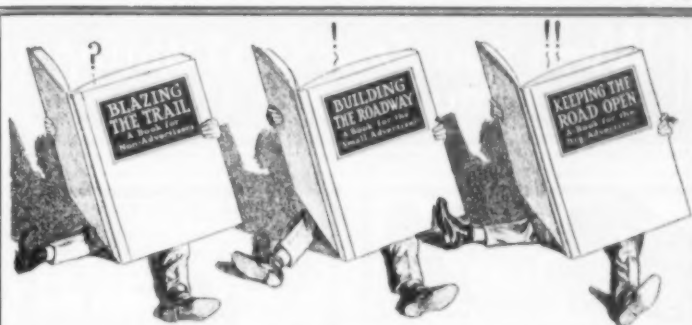


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Seventeen ounces net, \$1.00. Large package \$2.00. (More in the extreme west and Canada.) If you don't know your Whitman agent, send a dollar for a Sampler.

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Just wait till YOU get behind one of these books!

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They point out the safe, sane, easily understandable way to establish advertising on a firm business basis.

In a word, they strip the subject of its "mystery."

Check "A" on the coupon if you are a non-advertiser; "B" if you are spending \$25,000 a year, or less, on advertising; "C" if you are spending over \$25,000.

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1800 East Fortieth Street, Cleveland, Ohio  
Send booklet (free) checked above, as explained in your advertisement in The Saturday Evening Post, Feb. 28.  
Check A, B or C, then attach this coupon to your business letterhead & mail to above address

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The MANTLE is an essential factor in producing this superior quality of light. Without a good mantle, you cannot have good light. Hence, for satisfaction, and economy, and the joy of Modern Gas Light, use the

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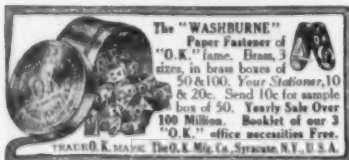


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GLOUCESTER, N. J.



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in the "total disappearance of a heavy shipment of rupees consigned to Messrs. Sarkajian Brothers for up-country buying."

The reader smiled again. "Checker Babu himself might have written that," he reflected. "Let us continue, my 'ferocious gang.'"

The paragraph was not a unit of composition, for it closed with the following words: "On the same day a demented Mohammedan, locally known as Hosain the Dog, was murdered, it is thought by his brother, who has decamped. A peon who courageously tried to prevent the murder was most brutally assaulted and lies dying in the mission hospital. The police have a thorough description of the criminal, who is a young man of striking appearance about —"

If the reader had not worn such excellent European clothing, the lines he read might almost have applied to him.

"I must avoid the police," he thought, nodding his head and looking pleasantly round the somber apartment. "So the peon then lies dying. Beast of Satan! Rather he dies lying! Dead by now. That I never shall regret!"

He laid the paper among the others. "But all the same I must walk very wide of the police."

He sat meditating when there came a knock at the door. Before answering it he rose and put on his coat.

"Come!" he called amiably.

The door opened. A stout Brahman youth, moonfaced but wide-awake, who seemed to have been eating something recently, bowed and grinned over the threshold. He wore a suit of black silk, cut in loosely occidental style by a bazaar tailor. A straw hat covered his head, but his feet were shod in sandals.

"Oh, ah! Let me introduce," began this hybrid without wasting a moment. "I live on same floor. My name is Krishnamurthi. The lady belowground tells me that you also are a student. Seekers and propagators of the truth should know each other, don't you think so? May I come in?"

He took off both hat and sandals while he spoke.

"Come in," repeated our friend. "But let me warn you," he added kindly with no trace of satire, "I am not a Brahman myself or anything so —"

"Oh, ah!" chuckled the fat young Krishnamurthi. "It is of no consequence. I am not old-fashioned, not a stupid Untouchable any more. Creeds are jolly outworn nowadays. What is caste among fellow-students? Caste and religion are but a myth, which the wind, the burning wind of patriotism—ah—driveth away."

Uttering this wisdom blandly and readily, the visitor drew up a chair, sat down, and pulled from his black silk pocket a bag of sweetmeats, which he offered to his host across the table.

"What do you study?" he began, his great brown eyes blinking with a kind of perpetual excitement. "I have gone very deep myself into the works of Nietzsche, that still more fashionable Bergson, and other modern masters. You know them all?"

The gray-clad fugitive remained standing at attention, polite though wary.

"I saw my Lord Kitchener once over the people's head," he replied. "Are these men greater than Kitchener?"

The young Hindu crowded so violently with laughter that a whole bite of his dainties blew showering toward the window.

"Ha, ha! Upon my word!" he coughed. His eyes watered, swam with intellectual delight. "Kitchener? Soldiers are nothing. You are a simple mind really." He rolled in his chair till he could manage to sit upright; then, brushing away crumbs from his black silk, became solemn as an owl. "Oh, ah! Do you love the British Raj, then, or do you fear the British Raj?"

Our friend thought for a time.

"I love justice and order," said he at last. "The Raj is a better government than I could make or you. As to fear, I am so placed that I fear nothing whatever."

Krishnamurthi took a large new sweetmeat and crunched it philosophically.

"Do you love —" he propounded, "do you love the police?"

His host looked at him sharply.

"No, I cannot say I love them. Why?"

"Because I do not love them either," replied Krishnamurthi. "Because, in fact, I hate them!" He rose from his chair with sudden violence, to tramp back and forth along the room. "I see you are a good fellow at heart!" he cried. "A good fellow, but not yet fully enlightened. Come, awake,

and let us embrace the truth together like twin sons of Mother India. Surely a proud man of your haughty upstandable bearing does not bow knee to these white goats, a merely freebooting soldiery from Europe!" The speaker drew himself on tiptoe, waved both hands aloft; then suddenly falling backward, as it were, off this climactic perch. "What —" said he tamely enough, "what is your favorite study?"

"My favorite study?" the other echoed. "Why, to tell the truth —" He paused with embarrassment. "You see, after my father died, I—I could not go any more to school. I should like to go again to learn more about football."

"Football?" Krishnamurthi snorted. A grin of contempt slowly covered his dark face and broadened it more than ever. "That is a child's play. I will teach you a nobler game for men, a nobler and highly glorious game."

He stood thoughtfully munching the last of his lollipops. When all was gone he took the empty bag, blew into it, and so made a small balloon.

"The tyranny of the white goats," he cried, "shall perish according to this!" And he burst the paper bag with a loud clap.

Like an orator who stops upon the right effect Krishnamurthi flung down the crumpled paper and stalked away to the door.

"I have a lecture now to attend," said he, bowing and smirking. "Awfully glad of your intimacy. May I call again? Oh, ah, thank you!"

"What a silly young man!" thought Krishnamurthi. "I think we can use that kind, so altogether dull."

The acquaintance thus begun was not permitted to languish. That very evening there came a tap at the new lodger's door, and Krishnamurthi appeared again, his dark face bright with a kind of oleaginous fervor.

"My dear chap!" he broke forth eagerly, "do come with me for a breath of fresh air—an evening stroll, you know. I can promise you larks, uncommon larks, before it's over. Now don't say no, but come along!"

Our friend willingly assented, for it met his convenience just then to do the greater part of his walking after nightfall. Out these odd companions went, therefore, into the broad, quiet streets, through lamp-lighted greenery on the Maidan, and south about the Eden Gardens to where, among gigantic shadows of ships, jeweled with many a lantern, the River Hugli flowed murmuring. Here the fat young Hindu, who, though a short-winded walker, had never ceased chattering for one moment, proposed that they turn northward along the river bank.

"I promise you a great spectacle," he panted. "Do not stride quite so fast, my dear friend. You are very active; but the night is hot and we shall arrive in amplitude of time. A grand spectacle, no less than the sons of Mother India in all their strength, like a new star rising in the East."

To this poetry his companion made no reply. They had gone a pair of good English miles farther when to their ears came another murmuring, louder than the voice of the river. It became a gradual roar, then a confusion of shouts. Krishnamurthi painfully bettered his gait and at last broke into a lumbering trot.

"Come!" he puffed. "Come! They are in full swing."

He led the way inland round several corners until they came hurrying into the heart of the uproar—a great open place among houses, where an army of white-clad people romped and yelled round a leaping bonfire.

"Oho!" cried Krishnamurthi. His dripping face in the firelight became contorted with a kind of midsummer madness. He flung his arms abroad and whooped. "Send them to Yana! Rouse, my brothers! Send them all to Yana! Ho, ho! Kali is rising!"

"Humph!" said our friend. "Cowface is the loudest of all these fools."

In deep disgust he turned his back on the scene and departed, to find the way home toward his lodging through the dark mazes of a strange city.

On the whole, however, this evening ramble had diverted him; and the next day brought some further diversion when Krishnamurthi paid him another call. The fat young reveler was now clad all in native white, his swart face rather puffy and jaded, his eyeballs red, but his patriot soul fresh and ebullient as ever.

"So sorry to have missed you," he declared, "in the throng. But last night was glorious, don't you think so? May I drop in and talk?"



Throughout that week he did nothing else. There came an evening when Krishnamurthi sat wonderfully silent, with an air compounded of meditation and the fidgets. When he rose to say good-night he lingered at the door.

"My dear chap," he burst forth suddenly, "I shall be away tomorrow. Do you suppose—could you do me a favor?"

"What is it?" inquired the other, stifling a yawn.

His lamp burned dim. It was the uncertain light, perhaps, which made the plump figure by the door seem for a moment to be trembling.

"Oh—ah—a very small favor," said Krishnamurthi. "Friends of mine in the mofussil are sending me a present—some—some fowls in—I believe in a basket. I cannot be on hand to receive them. Should you be willing, dear fellow, to receive them for me?"

"Of course," replied his host, yawning openly.

The figure by the door gave a sigh. "Ah, thank you!" he cried with evident relief. "Thank you. That will be a help, no end. Those fowls were on my mind. Rudeness to kind rural friends who give presents is actually nonsupportable, don't you think so? I'll tell you where to get the fowls before I leave tomorrow morning. Thank you so much. Good-night."

The next morning found a cab—a battered old *gharri* with two drooping rakes of horseflesh—drawn alongside the curb under our friend's window. To this weary vehicle Krishnamurthi, reeking with final instructions, politely escorted him.

"The *gharri* is all paid for," chattered the patriot through the cab window. "I never could think of your walking. No, no, it is too hot."

Indeed the morning already glared. Krishnamurthi's brown cheeks were wet, his eyes full of trouble and hurry.

"Don't forget. Drive straight to the Hatkhola Bazaar opposite Ahereetolla Ghat. There on the corner you will find a tall, pale man dressed in white with gold spectacles and a black umbrella. If you say you are my fellow student he will give you the basket. He is my cousin from up-country. It is only a basket of fowls. I'm off to Sealdah Station, remember. Thank you so much again. Good-by!"

The starveling cabman lashed the starveling horses, the wet brown face left the window, and our friend found himself alone, clattering northward through sultry streets.

"Cowface, why did you say 'only'?" he murmured, leaning back to enjoy the grandeur of that cab. "Only a basket of fowls. That might prove a word too much."

He had not finished his thinking when the *gharri* pulled up at the Hatkhola Bazaar. On the street corner, dozing under a black umbrella, dozing yet watching through gold-rimmed spectacles, there stood a tall, pale, dignified man dressed all in white. At this man's feet lay a wicker extension basket, swollen to bursting, but bound very thoroughly tight by a network of jute cord. All this our friend saw before leaning from the cab window and beckoning.

"Here, sir, with your fowls," he called. "I am your cousin's messenger."

The tall man shut his umbrella, came forward, and put in his head through the window. His gold-rimmed spectacles covered the keenest of black eyes.

"And I," he answered in a low voice, "am only a poor man from the country. These fowls must not be given to any stranger for the asking. What is my cousin's name? And where has he gone?"

"Krishnamurthi," said our friend. "Gone to Sealdah Station."

"Good then." The tall man brought his wicker basket and with an effort lifted it into the cab. His hands were thin and scholarly. "Good. I will direct the driver where to go. The fowls are for one Ram Deb Nath, a poor cousin of ours. When you reach the house go to the kitchen and ask for Ram Deb Nath. Give the fowls into his hand, but to no one else. The city is full of cheats."

The tall man withdrew his head, bowed and in a rapid undertone gave some order to the *gharri-wallah*. The cab wheeled at once and went clattering south again.

The passenger in the cab leaned back to hide his merriment.

"That was no country cousin's face!" he laughed. "Country faces are brown. A tall, pale man—there was another word too much. Yes, true, the city is full of cheats."

The corded wicker basket lay before him on the front seat. He reached forward,

lifted it and set it down. The basket was heavy. No fowls ever grew to such a weight.

"I should know more of what I am doing. You must keep your eyes open, Tin Cowrie Dasa."

Hardly had he formed this resolution when the *gharri* swung through a stone-pillared gate and went bowling along an avenue of canary trees and shrubbery. Two soldiers stepped forward to bar the road, but the cabman gave them a paper which caused them to stand clear again.

"Tickle your horsehide," they advised. "A bit late for fowls!"

A great stone house loomed among the trees, but round this house the *gharri* wheeled a wide compass, traveling shady byways till it came behind a line of servants' quarters neatly built in red brick. From another long, low edifice of the same material near by poured the cries of busy men and the perfume of good cookery.

"There's your kitchen," growled the driver, pointing with his whip.

No sooner had our friend gathered up his basket and climbed out than the cab whirled off and left him there alone. A great many fine horses, with glittering bay coats, were being unsaddled by gorgeous grooms, who led them carefully away down an avenue. Other grooms, yet more gorgeous, were unharnessing other satin-bay horses from a carriage that gleamed like jet.

"This also is very strange," quoth our friend; but he lugged his burden toward the kitchen veranda and lustily called for Ram Deb Nath. Nobody paid him any heed for a time; then several hot, distracted faces glanced from the kitchen door, and at last there limped out a withered, worried little Hindu scullion in turban and breech-clout, who stood on the veranda frowning like one smitten with fear.

"Here are your cousin's fowls."

The scullion was not a man of words. He came down the veranda steps, took in his corded arms the corded basket, gave one glance backward, and went limping away with it round the end of the kitchen. Our friend followed unobtrusively.

At top speed, yet with caution, through flowering side-alleys the scullion made for the house. It was a grand thing of yellow-gray stone, that house, overarched with trees older than Warren Hastings. Under its rear veranda the scullion unlocked a little door, through which he passed and seemed then to go downstairs into a black cellar. When he came out he no longer carried the basket. Without a moment's pause, without even locking the door, he ran off another way through the shrubbery.

Our friend stood beneath a tree and wondered.

"Are you looking for anything, sir?" said a voice at his shoulder.

He turned. One of the splendid grooms confronted him.

"No, nothing," he answered.

The groom bowed.

At that moment a young helmeted Englishman came round the corner of the house, humming a song and twisting his blond mustache. He seemed the laziest young man in creation. "Ah!" said the groom with hearty satisfaction. "There goes Weatherby Sahib. So long as he is about no danger can reach the great lord."

Our friend gave a start.

"What great lord?" he said. "The great lord stays now in Simla, as all men know."

The groom smiled.

"So all men think," was his answer. "But some men, like you and me, sir, know that his excellency came down privately from the hills last night and will soon be eating his tiffin at this friend's house today. That is why Captain Weatherby passes on guard, for surely he is the best of all police."

Our friend thought quickly. The indolent young Englishman was passing out of sight.

"Best or worst, I do not love police," he grumbled. Then to aid him there flashed through his mind a saying of his own: "I must lead no common life."

He ran to the cellar door, yanked it open and peered through. Down in the darkness, far away as in a corner, sputtered a single tiny red coal.

"Weatherby Sahib!" He thrust his head into the noonday glare and shouted. "Weatherby Sahib, come with me! A bomb is burning! A bomb is burning under the great lord!"

He leaped into the cellar. "All up for me anyhow," he thought as he tumbled blindly toward that red coal in the dark.

(TO BE CONTINUED)

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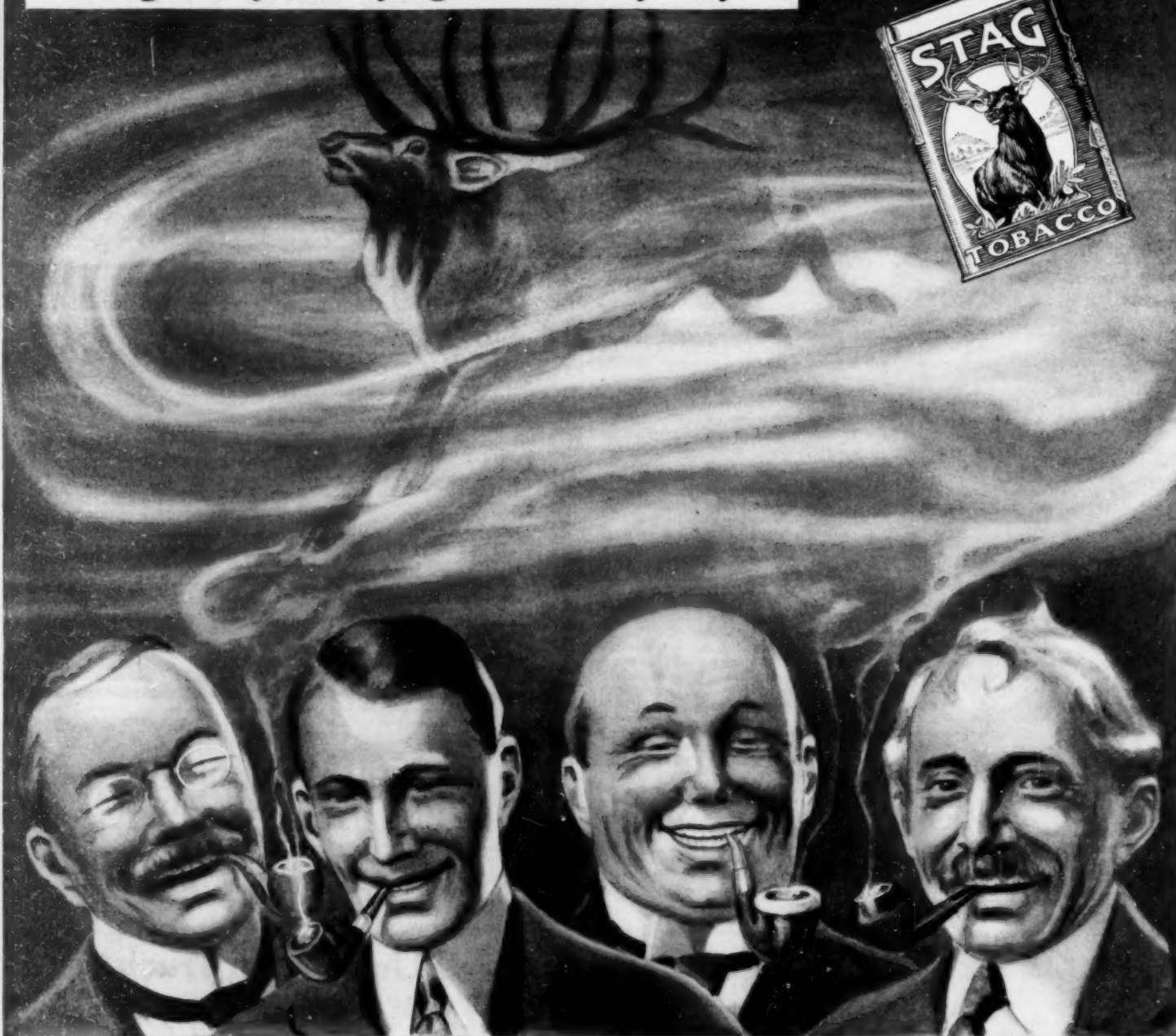
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## THE DUEL BY THE BOSPORUS

(Continued from Page 17)

He led her toward the garden gate and she went with him obediently enough; but she went weeping.

"He will be killed!" she said again. "I have seen him lying dead!"

Manners tried to reassure her, but could not. She seemed to pay no attention whatever to his words. It was as if from the very beginning he had spoken a language she did not understand. He gave it up. He clapped his hands for the servant and when the man had come said:

"The lady is going."

He asked her whether she would have more wraps for the long drive back over the hills; but she shook her head mutely, pulled the thin silk coat closer about her shoulders, looked back at him and went away.

He heard presently the sound of her carriage wheels, but he stood there a long time by the low wall of his garden under the stone-pine that overlooked the Bosphorus, and that unknown young woman's beautiful face was clear and close to him in the warm darkness; and he heard her voice sobbing and pleading.

She had come to him out of the unknown and she had gone back whence she had come, having accomplished nothing—a swift and astonishing vision of the night, as vivid as a flame and as unforgettable as an angel. He reflected that he did not even know her name, and that probably he never should know it or see her face again. She had come and gone like a troubled dream, and he was left shaken and wondering.

Late the next afternoon he stood once more looking down from a height on the Bosphorus, but it was another, greater height—an unfrequented garden on the brow of a bluff not far from Rumeli Hissar. He stood alone beside the low stone wall at the garden's edge, and he looked as if he were going to play tennis, for he had on a soft shirt open at the throat, and white flannel trousers and tennis shoes. Behind him a little group of gentlemen with solemn faces and very elaborate manners discussed together and measured a space on the ground; then unwrapped a long parcel.

Young Mr. Manners' eyes were on the coast of Asia, which is lovely and smiling just here; and from the green hills they dropped to the strait and to a motorboat that was skimming by under him, downstream toward the Golden Horn. One of the two white figures in the stern held a bright green parasol, and Manners thought it must be Nini von Langenthal taking young Jackson, the newly arrived king's messenger, out for an airing. He reflected that he himself had had the first offer of young Jackson's place and had had to plead a previous engagement. It was rather a pity, for he liked Nini von Langenthal very much. She was the best dancer in the summer colony.

His seconds spoke to him from behind and he turned with a start. All that little group of people—a quite unnecessary number, he thought—seemed to be waiting for him, with fixed and critical eyes. He had a moment of stage fright—simple stage fright, not fear of what he was to experience. Then he was given a sword—or, rather, a sharpened foil—and shown where to stand.

Mr. Manners was a little dazed and moved awkwardly. He heard some one speak and the voices of the seconds murmuring he knew not what in reply, and quite suddenly the two blades were engaged; the seconds had stepped back, and René de Mirande, who had up to that moment stood as motionless as himself, with eyes on the ground—quite suddenly this impassive Frenchman became a crouching, alert, catlike creature, with glittering eyes, and a weapon that felt and prodded and retired like a pointing finger of steel.

It woke him with a shock like the shock of cold water—this astonishing transformation. He felt himself tingling all over with a not unpleasant excitement and with a keen desire to acquit himself well. He remembered what Archer Holden had told him about how to stand, and about "hand high and point low."

He tried to imagine a little circle on his opponent's breast the size of a medallion and to keep his point within that circle; and he tried to keep his left hand up behind him, though he was afraid he forgot it now and then and let it drop. He kept his eyes

on the other man's eyes, as Holden had told him to do; and when he saw them brighten he more or less instinctively parried the thrust he knew to be coming.

Of course it was all very crude and primitive, but it answered well enough for what seemed to young Manners a very, very long time; and then, all at once, it did not answer at all, for M. de Mirande, as if tired of playing about with a man who would not fight back, suddenly appeared to do three or four things at the same instant.

There was a great clatter of blades and the American felt a slight stinging sensation across his breast, as if he had tried to put on a shirt with one of the laundry pins left in it.

Mr. Manners laughed and shook his head as if to confess that he certainly had been caught asleep that time, and once more fell into his private conception of the fencing attitude; but to his great surprise there was a general chorus of exclamations, the seconds sprang in between him and his opponent, striking up their blades, and a gentleman came running from one side, opening a little bag as he ran.

"What's the matter now?" Mr. Manners demanded.

No one answered him, however—only his seconds took him by the arms and the man with the black bag began tearing at his shirt. He looked down and was astonished to find a long streak of crimson drawn down the white linen.

"Do you want to lie down?" one of his seconds asked him.

Young Manners laughed once more; and he took the little Italian doctor, who was still burrowing at him like a squirrel, gently by the shoulders and set him aside.

"I'm quite all right. Thanks very much!" said he. "Let's get on with it!" The gentleman who seemed to be acting something like stage manager of the proceedings addressed young Manners' seconds with great dignity.

"Do I understand," he asked, "that your principal wishes to continue in spite of his wound?"

"Wound!" cried young Manners scoffingly. "I've scratched myself worse than that with a bath brush. Of course I want to go on! Here! Who's got my sword?"

They gave him his foil, murmuring among themselves and shaking their heads. He gathered that his conduct was quite irregular and that they were dreadfully shocked. They took their places, holding his blade and De Mirande's together. The stage-manager gentleman gave the word and stepped aside; and young Manners, determined to do better this time, dropped into position.

René de Mirande stood upright, however, his foil trailing from his hand and his eyes fixed on the other man's breast, which by now was looking rather red and damp.

"I—can't!" he said in a strangled tone. His face was white and drawn. "I can't do it!" He dropped his foil on the ground and covered his face with his hands. "I refuse to go on."

His seconds ran to him, exclaiming loudly; but he pushed them aside and raised his voice. He said:

"I refuse to go on with this unjust combat. I desire to apologize before you all to M. Manners. I wish it to be understood that this affair ends in a free and voluntary apology from me, and I wish to make it plain that I forced a quarrel on M. Manners without proper cause. If he still feels injured and wishes satisfaction I shall always be at his service; but I hope he will accept my public apology now and let this be the end of an encounter that should never have been begun."

They stared at him—all the little solemn company—without a word. They did not in the least understand; but they knew the man and they knew that somehow, in some extraordinary fashion that they probably never would comprehend, everything was all right. René de Mirande said:

"Will you leave me alone for a few moments with M. Manners?"

And silently, eyeing one another with shocked glances, they trooped away among the trees and left the two together. De Mirande went to where young Manners stood and took him by the shoulders.

"Mon cher ami!" he said unsteadily, and his eyes were bright. "I might have—I might have killed you. When I saw your blood red on your shirt, and knew that I had



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Free, if you'll send your grocer's address and say if he sells Underwood. Or send his address and 15c for economical can to try—makes 12 to 24 sandwiches. Smartest grocers everywhere carry Underwood Deviled Ham. See if yours does—today. If not, ask him to get you some and he will.

Try Little Red Devil Recipe No. 50—Deviled Ham Rarebit

Melt half cup grated cheese, add three eggs, well beaten, small can Underwood Deviled Ham, salt to taste. Stir together with one cup cream. Thicken in double boiler and serve on toast.

WILLIAM UNDERWOOD COMPANY, 52 FULTON STREET, BOSTON, MASS.

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Nobility Chocolates are dollar-a-pound chocolates  
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**Its Profits.** Fanciers, Farmers and Beginners  
should get the FREE POULTRY  
BOOK and Catalogue written by ROBERT ESSEX, well  
known throughout America after a QUARTER-CEN-  
TURY'S experience in all branches of poultry-keeping. It  
tells how to make money with Hens, Show Birds, Eggs and  
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drawn it, it was too much. I came then to  
the end of what I could do. My brother  
must guard his own treasures. There are  
some things I cannot do. . . . Are you  
sure you are not badly hurt?"

"It's the slightest scratch," Manners  
said. "It scarcely burns." He shook his  
head. "But I don't understand—I don't  
understand at all."

"If you can forgive, that is enough,"  
René de Mirande said. "The rest —"  
He broke off suddenly and the two men  
turned at the same instant, for there had  
come from among the trees beyond the  
sound of raised voices and something like  
a woman's scream.

"What in the world is that?" De Mirande  
asked; and as if in answer the woman's  
voice came again, screaming his name:

"René! René! René!"

Even before she appeared, hurrying  
among the tall tree-trunks, Manners knew  
who the woman was; and in a moment  
she was there, stumbling into sight, tottering  
on her feet as if she had come a very long way  
and was at the end of her strength. But  
when she saw him standing upright and  
well—the man she had seen dead in her  
fearful vision—she screamed once more and  
dropped to the ground in a kind of sobbing  
heap.

De Mirande ran to her and caught her up  
in his arms, and as he did so young Man-  
ners turned his back and walked to the  
stone wall at the edge of the bank. He stood  
there some little time waiting and turned  
only at the Frenchman's hail.

The unknown woman had stopped her  
sobbing, though her cheeks were still wet  
with tears; and she clung with both hands  
to René de Mirande's arm, leaning a little  
against him, her eyes half closed.

"This lady," De Mirande said, "was  
alarmed, having discovered that I meant to  
meet you in a duel. She wishes to offer her  
apologies for making what you English call  
a scene."

He spoke rather stiffly and with evident  
embarrassment; but when he had finished  
he looked down once more at that white  
and beautiful face that lay against his arm,  
and something came into the expression of  
his whole body that made the American  
sigh and feel all at once very lonely and  
friendless, and a little ill used.

They turned to go, but the woman  
raised her head once and looked back.

"You did not kill him, monsieur!" she  
said, so unexpectedly that young Manners  
jumped. He bowed and laughed.

"No. I tried to. I tried to kill him;  
but, you see, he killed me first—and so I  
couldn't."

He laughed again, but the lady with the  
white face did not smile in answer; she  
only drew a little closer to René de Mirande's  
arm and the two went away together among  
the trees.

An hour later the Frenchman came to  
his friend in the little villa on the hill  
behind Therapia.

"Mon vieux, my brother is not a tyrant,"  
said he. "He has not behaved badly. He  
is the best man I know anywhere in the  
world and he loves his wife dearly. You are  
not a man of family; still you must know  
that there are times when even the most  
amiable ladies are a little difficult—im-  
agine absurd things—and all that. My  
sister-in-law is—she is not a patient woman,  
and before her marriage she was perhaps a  
bit spoiled. No? Also she has been in not  
so good health for the past two or three  
months."

"When my brother found that his wife  
had written to her mother and that her  
mother had communicated with you, he  
was terrified. There have been so many  
disastrous international marriages, he was  
sure you would not understand that this  
one was not unhappy—only passing through  
a difficult stage. And Alice had threatened  
to leave him—to take refuge with you. He  
lost his head. I think we all lost our heads.  
It seemed to him—to us both—that some-  
thing desperate must be done. You must,  
at any cost, be put out of poor Alice's way.  
And so —"

"You might have trusted me to use a  
little common sense—a little judgment,"  
said the American; and De Mirande nodded  
sadly.

"I know; but my brother was frightened.  
He saw all his happiness in danger—and  
hers too; for in her right senses she loves  
him dearly. Mon vieux, will you do some-  
thing? Will you dine with us tonight?  
I think if you will do that you will under-  
stand."

Young Manners hesitated, scowling; but  
in the end he said:

"Yes, I will. I think both you and your  
brother have behaved like maniacs, and I  
think I ought to refuse to have anything more  
to do with you; but I'll take a look anyhow."

Well, he had his look, and the situation in  
the Castelnau family turned out to be  
very much as De Mirande had described it.

He passed an uncomfortable and exas-  
perating two hours, slightly leavened at the  
last by a brief tête-à-tête with his old play-  
mate, in which he told her some home  
truths and made her cry. And as early as  
was decent he and René de Mirande got  
away together. They parted near the path  
that led upward to the tiny villa.

"Will you come up and smoke?" the  
American asked; but De Mirande shook  
his head and his eyes were turned south-  
ward toward Constantinople.

"Another time, my friend. I have a  
carriage waiting. I must do a long drive  
to-night."

Young Manners sighed. He felt once  
more very much alone; but he caught the  
other's hand and wrung it.

"I wish I had a motor to offer you—or a  
monoplane. A carriage is a slow thing.  
Well—it has ended all right, hasn't it?—  
all this absurd row. Get along with you!  
We shall meet tomorrow."

He climbed the hill to his garden and  
stood there for a while alone under his pine  
tree. In imagination he saw through the  
darkness the long road over the hills to  
Pera and a carriage speeding along it. And  
far away he saw a figure beside an open  
window—waiting; listening for the sound  
of carriage wheels along the road.

There came to him—or seemed to come—  
the ghost of the faint fragrance of an un-  
known flower; but he took a long breath  
and turned into his solitary abode and  
clapped his hands for lights. He had a letter  
to write to his aunt in Washington.

## Interlocking Locks

INGENIOUS and novel are the electrical  
devices on the Panama locks to prevent  
the operator from making mistakes and to  
let him know just how every part of the  
monster machinery is working, though  
parts of it are half a mile from his bench  
and all are out of his sight. Miniature lock  
gates open and shut on the bench in front  
of him exactly as they are opening and  
shutting in the big locks, for instance.

Each of the two leaves of his miniature  
lock is controlled by the great leaf it rep-  
resents, and so moves just as the big leaf  
moves. In front of each one of the big  
locks is a monster fender chain, to hold  
back any ship that approaches the gates  
before everything is ready for the ship's  
admission to the lock; and in front of the  
operator is a miniature chain, controlled by  
this big chain, and lowering or stretching  
tautly exactly in time with the big chain.

Indicators show the operator the height  
of the water in the lock at all times, ac-  
curate within half an inch of the lock height.  
As a further precaution red and green  
lights indicate when the lock gates are open  
and shut. Most intricate is the electrical  
wiring to prevent the operator from doing  
the wrong thing at any time. It is the rule  
that the fender chain must be stretched  
tautly in front of a lock gate whenever the  
lock gate is closed, and accordingly there is  
an interlocking arrangement that prevents  
the operator from lowering the chain until  
the lock gate is open.

After the gates have been opened they  
cannot be closed again until that fender  
chain has again been raised. The inter-  
locking prevents the opening of gates at  
both ends of a lock at the same time, all this  
interlocking being part of the electrical  
equipment of the control board. In order  
to save water, only part of each thousand-  
foot lock will be used to raise or lower most  
vessels, for few will need anything like this  
space. An intermediate gate in each lock  
gives the means of reducing the size of each  
lock for small vessels.

The interlocking electrical system recog-  
nizes this situation, and in ordinary prac-  
tice the intermediate gates are the ones  
interlocked with the end gates. If it is  
desired, however, to use the thousand feet  
in order to pass a great ocean liner through,  
for instance, the interlocking system can be  
made to ignore the intermediate gate; but  
this can be done only by the chief operator,  
who has a special key that unlocks a small  
lock on the control board and permits the  
change from the regular practice.



# Overland

## DELIVERY WAGONS

### Now Comes Just the Delivery Wagon Every Merchant Has Been Waiting For

**P**RACTICALLY every American merchant has been almost begging for a small commercial car that was really practical. Of all the hundreds and hundreds of commercial jobs put on the market very few, if any, seem to have fit or answered the requirements of the majority of business men. They were either too large, which means cumbersome and costly; or too small, which means inefficient and troublesome.

The Overland Delivery Wagon solves the problem.

Now, Mr. Business Man, this is just the wagon you've been waiting for. It is light, compact, economical, efficient, and dependable. And it costs less than anything similar yet offered. It is easy to handle and works like a beaver. It will cut your delivery costs, develop your business, broaden your range of operations and put you on the map as a progressive.

In fact this wagon is a greater business developer than you have any idea of; besides greatly extending your range of doing business, it stimulates every one of your employees up to a greater degree of efficiency.

No matter what you haul or deliver it will pay you to investigate the merits of this Overland commercial wagon.

It will save you time and make you money.

#### Size Is Just Right

The size is just right. Not oversized to make it too heavy, or undersized to make it dinky. It is just the proper and practical size for the greatest variety of trades.

It comes in two body styles—panel or express—see below. In either case you have more than ample loading space and for a price never before quoted.

#### Just Right To Operate

Any intelligent man or boy can easily drive this wagon. It's just like learning your A B C's. Nothing complicated. Nothing to get out of order. Also being light in weight it does its work much faster than those great, big bulky trucks. It just seems to buzz around getting the work done before you know it. And as against horses it can do more in one hour than any team can do in five hours.

It is remarkably economical on both gas and tires. Here again is the advantage of lightness.

#### Construction Is Right

This is one of the best constructed commercial wagons made. The chassis could be no better.

It is made in one of the largest plants in the industry where the most skilled men and most modern equipment is in operation. We employ

10,000 men and have millions of dollars invested in the finest automatic and special mechanical equipment.

This wagon has a powerful 35 horsepower motor, 114 inch wheel base, the transmission is three speeds forward and reverse, large brakes, 33 inch x 4 inch tires, electric lights, jeweled speedometer and everything complete.

#### Just Right In Price

Producing this wagon on a large scale has made it possible for us to get under the market on price. Compared with other similar wagons it costs you considerably less. Our price is only \$950—complete—for panel body or \$900 for the express body. As far as we know, no other manufacturer can duplicate this job for these prices, and if you'll make a few comparisons you will find this statement to be an absolute fact.

#### Go See This Wagon Today

Look up the Overland dealer in your town and ask him about this wagon today. Let him tell you its worth in detail. Let him tell you what a wonderful economizer it is. He has all the facts and figures. There are over 500,000 merchants that can use this wagon to advantage right now, and every day lost is money lost, so don't lose any further time.

Or if you prefer take it up with us direct. We'll send you full information on request.

Please address Dept. 172

## The Willys-Overland Company, Toledo, Ohio

#### Panel Body

\$950—Complete f. o. b. Toledo

\$1075—with electric starter and generator—  
f. o. b. Toledo

#### SPECIFICATIONS:

Electric head, side and tail  
lights  
Storage battery  
35 horsepower  
114-inch wheelbase

Electric horn  
Speedometer  
Windshield  
Tools, tire repair kit, jack,  
pump, etc.

Inside body dimensions: Length of floor, 64 inches; height of  
loading space, 52 inches; width of body at floor, 43 inches;  
width at panel, 49 inches.

#### Express Body

\$900—Complete f. o. b. Toledo

\$1025—with electric starter and generator—  
f. o. b. Toledo

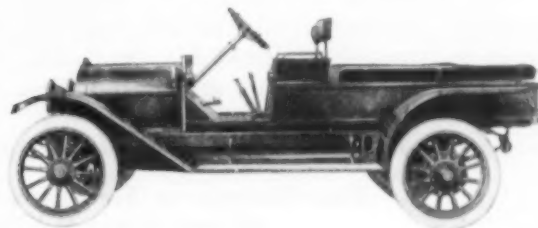
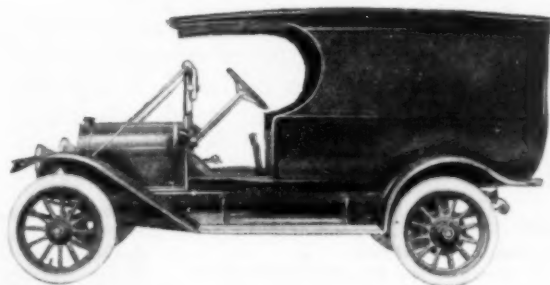
#### SPECIFICATIONS:

Electric head, side and tail  
lights  
Storage battery  
35 horsepower motor  
114-inch wheelbase

Electric horn  
Speedometer  
Tools, tire repair kit, jack,  
pump, etc.

Inside body dimensions: Length of floor, 70 inches; width of  
floor, 42 inches; height of side boards, 11 inches; width of  
flange boards, 6 inches.

Manufacturers of the famous Overland Pleasure Cars, Garford and Willys-Utility Trucks. Full information on request.



Mechanics' Hall—Scene of  
the Boston Automobile  
Show, 1914



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On the diner, at hotels, clubs, cafés and fountains—everywhere now you'll see the type of man who knows what is good and what is good for him, ordering with his meals, or as a thirst quencher—

# Welch's

*"The National Drink"*

Welch's satisfies thirst and gratifies the inner man—it's the drink without a drug or a drag—the beverage with neither remorse nor regret. It can't interfere with business—it is the favorite of the modern man who keeps up his "pep" and vim. Nature makes it—the exact, sanitary Welch method simply secures Nature's best AT its best for you.

### The tempting Welch Rickey

Into a ten-ounce glass, tall and slender, draw 1 ounce of Welch's; squeeze the juice of 1-2 lime; add 1 1-2 ounces simple syrup. Fill the glass 1-3 full of fine ice, the balance with carbonated water. Mix and decorate.

### The popular Welch Ball

Use a ten-ounce glass, in which place four ounces of Welch's and a lump or two of ice; fill the glass with charged water.

### Make a Welch Punch at home

For a dainty unfermented punch, take the juice of three lemons, juice of one orange, one pint of Welch's, one quart of water and one cup of sugar. Add sliced oranges and pineapple and serve cold. This punch has become a standard of excellence.

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Order a case of your dealer for home use. Your family will know of its many splendid uses. Don't disappoint yourself with "just the same—grape juice." If your dealer can't supply you with Welch's, we will ship a trial dozen pints, express prepaid, east of Omaha, for \$3.00. Sample 4-ounce bottle, 10 cents.

*Welch's is unfermented*

The Welch Grape Juice Company

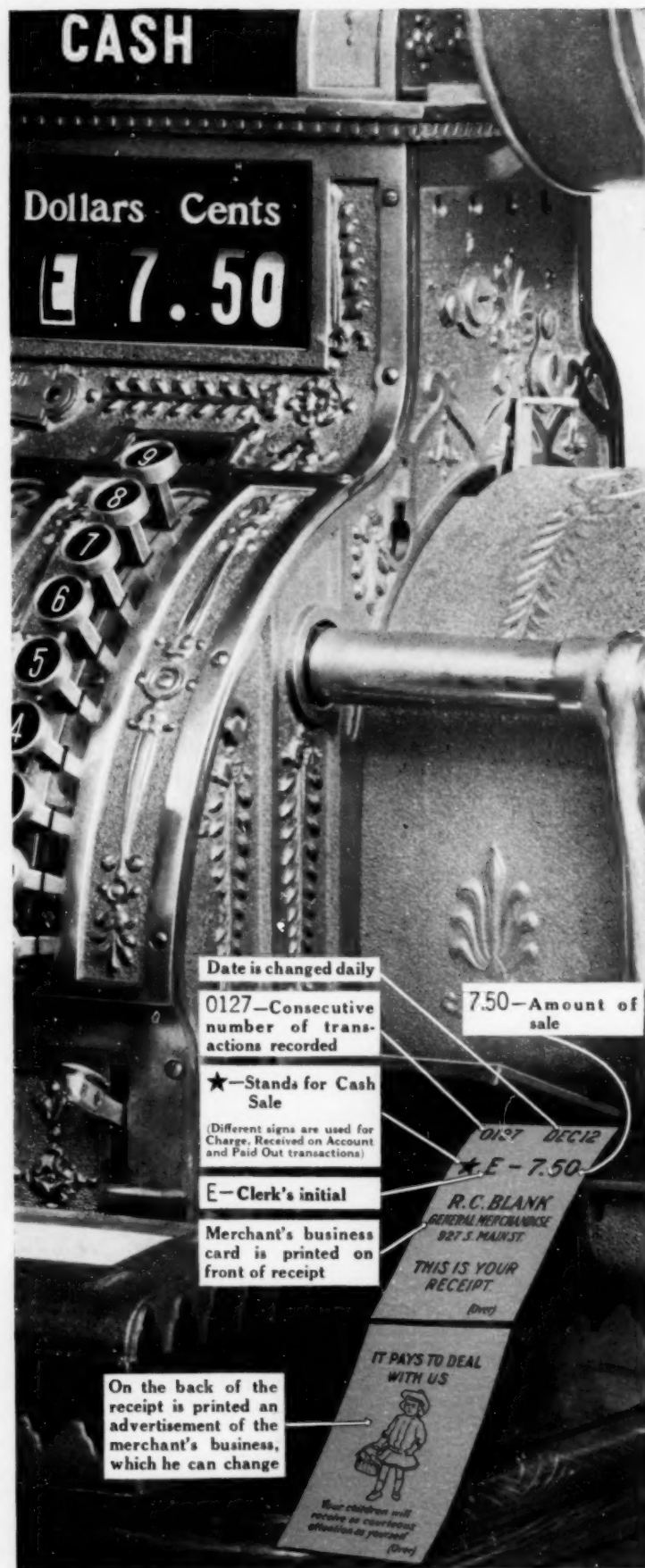
Westfield, New York

## The N. C. R. Receipt Benefits the Merchants in 10 Ways:

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5. It guarantees a printed record of every article sold.
6. It tells the date the sale was made.
7. It protects employees against temptation.
8. It shows which employee is most efficient.
9. It shows in dollars and cents the same amount that is recorded inside the register.
10. It enforces correct records which cannot be lost or destroyed.

If merchants knew of these 10 benefits, they would give N. C. R. receipts for all money taken in.

We make cash registers for 286 kinds of businesses.



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2. It insures credit for all money paid on account.
3. It prevents paying the same bill twice.
4. It shows which clerk made the sale.
5. It stops disputes with clerks.
6. It prevents mistakes in change.
7. It enables customers to get goods and change quickly.
8. When the customer gets home, it tells how the money was spent.
9. It proves where goods were purchased if exchange is desired.
10. It protects servants and children against temptation and unjust suspicion.

If customers of stores knew of these 10 benefits, they would demand N. C. R. receipts for all money paid at stores.

National Cash Registers print many different kinds of receipts.

They are a necessity wherever money transactions take place.

Considering what they do, National Cash Registers are the lowest priced machines sold in the world.

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